

**St. Joseph Medical Center MD FCU
Home Banking Disclosure**

St. Joseph Medical Center MD Federal Credit Union (or “We”) and the below named member(s) (member or you) hereby agree as follows:

Introduction:

This policy explains the terms and conditions for accessing our Internet Home Banking Service(HomeCU) and provides certain disclosures and information to you concerning the service. Each of your account(s) at St. Joseph Medical Center MD Federal Credit Union is also governed by the applicable account disclosure/agreement and Truth in Savings disclosure you received when you opened your account.

How to Access Your Account(s):

To access your account(s) through our Internet Home Banking Service, you must have your account number and an Internet Home Banking Password. In addition you may be asked to answer challenge questions that you completed the first time you access HomeCU. This information is requested when you enter our home banking page. The password that is used to gain access to your information should be kept confidential, just as you would keep other passwords and security codes confidential. For your protection we recommend that you memorize this password and do not write it down. If you believe that your password may have been compromised or stolen, or that someone has gained or may gain access to your account(s) without your permission, notify St. Joseph Medical Center MD Federal Credit Union at once at 410-337-1319 during regular business hours, Monday-Friday 8:00am-4:00pm, or email info@sjmfcu.org. You cannot use E-mail to initiate transactions, change information or inquire about your account(s). We will not respond to these types of requests via E-mail since we cannot be certain we are corresponding with you. Please use the appropriate functions within our Internet Home Banking Service, call 410-337-1319 or visit the credit union. To get an initial password for the Internet Home Banking Service, visit the credit union or visit us at www.sjmfcu.org.

Fees:

There are no monthly fees and/or per transaction fees for accessing your account(s) through our Internet Home Banking Service. We do not intend to charge in the future for the service but reserve the right to do so after providing 30 days advance notice to all users at the home banking login page. Your internet service provider (ISP) may charge you a fee for access the internet via its server. We have no control over ISP related fees.

Available Services and Limitations:

The following transactions may be performed by members through the service:

• **Transfers:**

You may transfer funds between your Shares or Loan Account(s) as the account agreements may allow. Transfers any share account except Share Draft (Checking) are limited to six (6) per calendar month in any combination of online, pre-authorized and telephone transfers. Transfers done through the service DO NOT immediately debit or credit your account. TRANSFERS WILL BE EFFECTIVE THE NEXT BUSINESS DAY AFTER THE DATE OF SUCH TRANSACTION but may occur sooner.

• **Account Balances:**

You may view your share and loan account balances. Because the credit union’s computer system is not connected to the internet, it is possible that some transactions that affect these balances, and have been processed by the credit union, are not yet included in the balance at the time your view it. In addition, there may be drafts written against your balance, or other electronic items such as debit card transactions, that have not yet been presented to the credit union for payment.

• **Transaction History:**

You may view the transaction history for any loan or share account. Because the credit union’s computer system is not connected to the internet, it is possible that some transactions are not yet included in the history at the time your view it even though they may have been processed by the credit union. The credit

union's computer system is always the official record of account history. The Home Banking service may be updated several times per day for your convenience in viewing account activity.

- **Check Orders:**

You may reorder checks and or view and order new check styles available through the credit union. We will not process check order requests if you do not have a checking account at the credit union.

- **Check Search:**

You may search for drafts that have cleared your account. You may also list clearings by date cleared or by check number. The oldest check available will vary but dates will go back, at a minimum, to your last regular statement date.

- **Additional Services:**

From time to time, we will announce additional services which are available through HomeCU. Your use for these services will constitute acceptance of the terms and conditions presented at the time they are announced.

We reserve the right to limit access or cancel on-line access at any time.

Business Day:

Our business days are Monday through Friday. Holidays are not included.

Operating Systems and Security:

Our internet home banking site is designed using World Wide Web technologies and protocols which are adaptable to a wide range of systems. The home banking section uses SSL encryption. Our server used 40 to 128 bit encryption, depending on the user's browser. We use cookies to help us administer the home banking section. Some browsers allow you to reject cookies from servers. If you do not allow us to set up a cookie upon entering the site, you will not be able to log in. The cookie we set contains information we need for security, and allows us to 'time out' your authority to view information. We place the cookie with instructions that can only be sent to the server in our home banking domain (homecu.net). A cookie cannot be used to extract data from your PC. We do not store your Access Code, User ID or PIN in your cookie. The cookie we set will 'time out' your access authority to our home banking program. Until it "times out", you can come back to our home banking without logging in. After the time out period, you will need to log in again. Remember, most browsers will let your use a BACK button to view previously visited documents, even if your viewing authority has expired. For this reason, the only way to keep others from viewing your account(s) is to exit the browser when you are finished with your session. This is especially important if you are using a public or shared computer.

Privacy:

Our home banking database is a private system operated for the exclusive use for our members. We use SSL encryption and digital server authentication to insure the privacy of your information when sending data between our home banking server and your PC. All home banking logins are logged by the server. For authenticated members who use home banking, we collect and store certain information such as how often you visit the home banking section, dates and times of visits and which pages are being used. We use this information for internal review and product evaluation only. We never sell, transfer or trade this information unless we are compelled to do so by law. We may gather and store additional information available to us on failed login attempts and other activity we consider a threat to our system. In these cases, we will share this information with other companies, agencies and law enforcement officials as we see fit.

Liability for Unauthorized Transfers:

Tell us AT ONCE if you believe your password has been lost or stolen and immediately change your password from within the home banking page. A telephone call is the best way to notify us immediately. If you tell us within two (2) business days, you can lose no more than \$50, from your account if someone used your password without your permission. Otherwise it is possible to lose all the money in your account. If you do NOT tell us within two (2) business days from the time you learn of the loss or theft of your password, and we can prove we could have stopped someone from using your password without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed

to you, you may not get any money back if we can prove that we could have stopped the loss if you had told us in time. If a good reason kept you from telling us, we will extend the time periods. If you believe your password has been lost or stolen or that someone has transferred or may transfer money from your account without your permission call: 410-337-1319

or write:

St. Joseph Medical Center MD Federal Credit Union
7601 Osler Drive
Towson MD 21204

Statements:

All transactions generated by you through our home banking service and any home banking fees will appear on your monthly or quarterly statement.

Our Liability:

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make a transfer;
- If the home banking equipment or software was not working properly and you knew about the breakdown when you started the transfer;
- If circumstances beyond our control (such as fire or flood) prevent the transfer despite reasonable precautions that we have taken.

We shall not be responsible for any other loss, damage or injury whether caused by the equipment, software and/or the home banking service, nor shall we be responsible for any direct, indirect, special or consequential damages arising in any way out of the installation, use or maintenance of your equipment, software and/or service, except where the law requires a different standard. We do not make any warranties concerning the equipment, the software or any part thereof, including, without limitations, any warranties of fitness for a particular purpose or warranties of merchantability.

Error and Questions:

In case of errors or questions about your electronic transfers, telephone us at 410-337-1319 as soon as you can. We must hear from you no later than sixty (60) days after you learn of the error. You will need to tell us:

- Your name and account number
- Why you believe there is an error and the dollar amount involved
- Approximately when the error took place

If you tell us verbally, we may require that you send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days and correct any error promptly. If we need more time, we may take up to forty-five (45) days to investigate the complaint, but you will have the use of the funds in question after the ten (10) business days. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account during the investigation. If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation. If you need more information about our error resolution procedures, call us at the phone number shown above.