

SRP Federal Credit Union eBanking Service Agreement

Terms and Consent Applicable to Electronic Signatures, Electronic Contracts, Electronic Records, Electronic Mail ("E-mail") Facsimile and Other Electronic Services and Communications

1. Agreement. You specifically consent and agree that We may provide all disclosures, agreements, contracts, periodic statements, receipts, notices, modifications, amendments, and all other evidence of Our transactions with You or on Your behalf electronically. Hereinafter all such documentation is referred to as "electronic record(s)". Other than email responses, Our electronic records are provided in PDF format. To access or read these records, You must install an appropriate reader such as Adobe's Acrobat Reader. You have a right to receive a paper copy of any of these electronic records if applicable law specifically requires Us to provide such documentation. Also, You may withdraw Your consent and revoke Your agreement to receive records electronically. To request a paper copy or to withdraw Your consent and agreement to receive electronic records call, write, or email Us as set forth in the Fee Schedule.

2. Equipment and Software Requirements. To receive electronic records and to access Our online or mobile banking services (collectively referred to as "eBanking Services"), You need a computer or other device with access to the Internet through supported browsers such as Internet Explorer, Chrome, Firefox, and Safari. Supported versions of these browsers will be the current version and the two most recent versions. Other browsers may also be compatible. Use and access to Our eBanking Services requires the use of a browser that supports SSL and Cookies. You are responsible for the setup and maintenance of Your system, which supports the encryption requirements of Our eBanking platforms. Presently, a personal computer with Internet access is the minimum requirement that Your equipment must meet to use the Credit Union's Online Banking Services. This is the present minimum requirement that is required to access and use the system, which may change without notice. We make no warranty or representation regarding the access speed that You will have now or in the future, as such is beyond the control of the Credit Union (depending largely on Your computer system and method of access - e.g., dial up connection vs. DSL or other connection). Also, these minimum requirements are likely to change as technology, software, and other matters continue to evolve. By requesting any electronic funds transfers, online banking, other electronic services or transactions, by submitting any application or agreement to Us electronically, or by emailing Us, You represent that You have such equipment and software and that You can download, access, read, review, print and store the electronic records We provide to You.

Performance of Software and Electronic Service and Warranty Disclaimer. In no event will We be liable to You for any consequential, incidental, or indirect damages arising out of the use, misuse or inability to use Our services, or for any loss of any data, even if We have been

informed of the possibility of such damages. **FURTHER, WE MAKE NO WARRANTY, EXPRESS OR IMPLIED, TO YOU REGARDING YOUR EQUIPMENT OR THE SOFTWARE, INCLUDING ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, including but not limited to any Online Banking services provided to You under this or any other agreement with Us.**

We do not and cannot warrant that Online Banking will operate without errors, or that any or all Online Banking Services will be available and operational at all times. Except as specifically provided in this Agreement, or otherwise required by law, You agree that Our officers, directors, employees, agents or contractors are not liable for any indirect, incidental, special, or consequential damages under or by reason of any services or products provided under this Agreement or by reason of Your use of or access to Online Banking, including loss of profits, revenue, data or use by You or any third party, whether in an action in contract or tort or based on a warranty. Further, in no event shall the liability of the Credit Union and its affiliates exceed the amounts paid by You for the services provided to You through Online Banking.

Virus Protection. We are not responsible for any electronic virus or viruses that You may encounter. The Credit Union suggests that You routinely scan Your computer and external storage devices using a reliable virus protection software product to detect and remove any viruses found. An undetected or unrepaired virus may corrupt and/or destroy Your programs, files and even Your hardware.

3. Electronic Signature. You consent and agree that Your use of a key pad, mouse or other device to select an item, button, icon, or similar act/action while using any electronic service We offer; or in accessing or making any transactions regarding any agreement, acknowledgement, consent, terms, disclosures, or conditions constitutes Your signature, acceptance and agreement as if actually signed by You in writing. Further, You agree that no certification authority or other third-party verification is necessary to the validity of Your electronic signature; and that the lack of such certification or third-party verification will not in any way affect the enforceability of Your signature or any resulting contract between You and the Credit Union.

4. Electronic Records. To facilitate electronic commerce, to reduce the expense of records storage, and to obtain the benefits of faster access to records, You acknowledge and agree that We may in Our discretion store all records electronically; and that We will not retain and have no obligation to retain any original documents for any period of time. This applies to all documentation including but not limited to checks, transaction records, notes, mortgages, deeds of trust, and other loan and/or security documentation. You further acknowledge and understand that We will routinely destroy all original documentation. We may store records electronically via imaging, scanning, filming or other technology used in the financial services

industry for the storage of documentation via internal processes or third-party processors that We approve for these services. You agree that such storage shall be secure, and further agree that such records shall for all purposes be recognized and admissible in evidence or otherwise to prove the agreements, rights and obligations of the parties pursuant to any such records.

5. Email and Facsimile Communications. You acknowledge and agree that the Internet is considered inherently insecure. Therefore, You agree that We have no liability to You whatsoever for any loss, claim, or damages arising or in any way related to Our response(s) to any email or other electronic communication, which We in good faith believe You have submitted to Us. We have no duty to investigate the validity or to verify an email or other electronic communication; and may respond to an email at either the address provided with the communication, the email address in Your Membership Application, or any other application or communication actually received by Us. Any account owner, co-borrower, or authorized user may change the email address for statements or other information from Us at any time. Although having no obligation to do so, We reserve the right to require authentication of emails or electronic communications. The decision to require authentication is in the sole discretion of the Credit Union. We will have no obligation, liability, or responsibility to You or any other person or company if We do not act upon or follow any instruction to Us if a communication cannot be authenticated to Our satisfaction. Further, the Credit Union may not immediately receive email communications that You send. Also, We will not take action based on email requests until We actually receive Your message and have a reasonable opportunity to act. We reserve the right to require any notices from You be submitted to Us in writing or secured electronic communications, and We may refuse to send certain information through unsecured email communications. If You need to contact the Credit Union immediately regarding an unauthorized transaction, stop payment request, or otherwise, You may call the Credit Union at the telephone number in the [Fee Schedule](#) or in the SRP Federal Credit Union [Membership Agreement](#).

You expressly consent and agree to Us, Our agents, or any parties We authorize sending, and Your receiving, any communications hereunder by facsimile or other electronic methods including any offers for Credit Union, affiliate, or third-party services and/or products.

6. Links to Other Sites. Our Web site may contain links to third-party Web sites. These links are provided solely as a convenience to You and not as an endorsement by the Credit Union of the contents on such third-party Web sites. The Credit Union is not responsible for the content of linked third-party sites and does not make any representations regarding the content or accuracy of materials on such third-party Web sites. If You decide to access linked third-party Web sites, You do so at Your own risk.

7. Controlling Law and Users Responsibilities. Our Web site and the electronic services that We provide (excluding linked sites) are controlled by the Credit Union from its principal offices within the State set forth in the SRP Federal Credit Union [Membership Agreement](#), which law governs this Agreement. While You may choose to access Our Web site and electronic services from other locations, We make no representation that any information, materials, or functions included in Our Web site or via electronic service are appropriate or authorized for use in other jurisdictions. Your access from other locations is made on Your own initiative; and You are solely responsible for compliance with any applicable local laws and regulations.

SRP Federal Credit Union eBanking Agreement and Disclosure

THE FOLLOWING APPLIES TO BOTH PERSONAL (CONSUMER) ACCOUNTS AND BUSINESS ACCOUNTS:

SRP Federal Credit Union endeavors to provide Our Members with the highest quality Online Banking, Mobile Banking, and Bill Pay Services. These Services are additional "electronic" services provided to increase the convenience of Our Members. This Agreement supplements the other terms and conditions set forth in the Credit Union's [Membership Agreement](#) with regards to Personal (Consumer) Accounts, and the Business Membership Agreement with regards to Business Accounts; and therefore, governs to the extent that there is any conflict.

To use the Credit Union's eBanking Services, You must use a personal computer or mobile device with the capacity to interface with the Credit Union's or the Credit Union's agent's system. The Credit Union is not responsible for providing any equipment, services, or advice related to equipment necessary to interface with the Credit Union's system, and is not responsible for any error in connections, transmissions or otherwise regarding any system, software, entries or instructions.

We may offer additional eBanking Services or Features in the future. Any such added features or services will be governed by this Agreement and by any Terms and Conditions provided to You at the time the new service or feature is added and/or at the time of enrollment for the feature or service, if applicable. From time to time, We may amend these terms and modify or cancel the eBanking services We offer without notice, except as may be required by law.

When using the Credit Union's eBanking Services, You must, when prompted, enter the requested authentication and login credentials. By entering the correct information, You will

have direct access to Your Credit Union accounts. You should carefully review Paragraph J of this Agreement regarding Security and Your Password.

A. Definitions

Account(s) – Any eligible SRP Federal Credit Union checking, savings, loan, certificate of deposit, or other products that can be accessed through eBanking Services.

Agreement – In this document, “Agreement” refers to the SRP Federal Credit Union eBanking Services Agreement.

App – Any software application for a mobile device.

Biller – The person or entity from which You receive billing statements or electronic bills.

Bill Pay or Bill Pay Service – A service provided via Online Banking and Mobile Banking that enables You to make payments to Billers from any checking account that you own or co-own at SRP Federal Credit Union.

Browser, Internet Browser, or Mobile Browser – Any program that You use to access the Internet and view a Web page or Mobile Web page.

Business Day(s) – Monday through Friday, except on Federal Holidays and when the Credit Union is closed. Refer to Regular Business Hours for hours of operation during the Business Day.

Business Membership Agreement – The SRP Federal Credit Union Business Membership Agreement, provided for You when You open Your Business Account. A printed copy of The Business Membership Agreement will also be provided at Your request.

Credit Union, Our, Us, or We – SRP Federal Credit Union

Cutoff Time – The time of day, by when a bill payment or ACH Transfer must be set up on the system in order to be processed on that Business Day. The Cutoff Time varies, depending on the service being used.

Delivery Date, Deliver By Date, or Due Date – The Business Day You want the Payee to receive Your bill payment. This date is specified by You within the Online or Mobile Bill Pay Service. In some cases, Your payment may arrive prior to the Delivery Date. The Delivery Date is not a guarantee of the day the Payee will process Your payment.

Deposit Accounts – Checking or Savings Accounts.

Device or Mobile Device – A portable, wireless computing device that is Web-enabled and supports secure SSL traffic. It is small enough to be held in the hand, such as a camera-enabled smartphone or tablet, or a smartwatch.

eBanking, eBanking Service(s), or Service(s) – Collective term referring to all Internet Banking and Mobile Banking Services. including, but not limited to Online and Mobile Bill Pay,

eStatement(s) – Electronic delivery of the Credit Union’s periodic account statements.

External Loan Payment Transfers – A feature of Online Banking and Mobile Banking that enables You to make payments to Your Credit Union Loan(s) from Deposit Accounts that You own at Another FI.

External Transfer – A feature of Online Banking that allows You to move funds electronically via ACH between Your Credit Union Deposit Accounts and Deposit Accounts that You own at Other Financial Institutions.

Fee Schedule – The list of fees and charges provided to You by the Credit Union. The Fee Schedule is available at www.srpfcu.org > Your Credit Union > Fee Schedule. The Business Fee Schedule is available at www.srpfcu.org > Business Services > Business Fee Schedule.

FI – Financial Institution

Fingerprint ID or Touch ID – An enrolled fingerprint(s) that provides access to Mobile Banking on a Mobile Device in place of a Username and Password.

Funds Transfer Service – The fully interactive online money movement service.

Member – Referring to each Member of SRP Federal Credit Union who is eligible and signs up for SRP eBanking Services. SRP Federal Credit Union enables eBanking Services for the Member ONLY. The Member may, in turn, grant Shared Access to eligible Sub-Users.

Member-2-Member Transfer – A feature of Online Banking that allows You to transfer funds instantly from Your Credit Union Deposit Accounts to another Credit Union Member's Accounts.

Membership Agreement – The SRP Federal Credit Union Membership Agreement, provided for You when You open Your Account. A printed copy of The Membership Agreement will also be provided at Your request, or can be downloaded at www.srpfcu.org.

Mobile Banking or SRP Mobile – The Banking Service provided by SRP Federal Credit Union, which is accessible from Your Mobile Device via the Mobile App, Mobile Browser, or Text Banking.

Mobile Deposit or SRP Mobile Deposit – The service that enables Members to deposit checks remotely using their camera-enabled Mobile Device and the SRP Mobile Android or iPhone App.

Multi-Factor Authentication (MFA) – A method of computer access control in which the user is granted access only after successfully presenting several separate pieces of evidence to an authentication mechanism. The device You use to access Our eBanking Services, Your Username and Password, and a Verification Code are all part of SRP Federal Credit Union's MFA process.

NSF or NSF Fee – Non-Sufficient Funds Fee.

Online Banking or Internet Banking – The system allowing individuals to perform banking activities via the Internet.

Other Financial Institution or Other FI – The external (non-SRP Federal Credit Union) account where funds will be debited for Your payments made using External Loan Payment Transfer.

Payee – Any vendor, biller, person, or entity, including SRP Federal Credit Union, that You designate, and SRP Federal Credit Union accepts, as a company, individual, etc., to whom Payments will be issued via the Bill Pay Service.

Payment Account – Your individual or joint Checking Account and, in the instance of non-sufficient funds and/or an overdrawn account, any applicable Share Account or available balance on Line-of-Credit Accounts (e.g., Line-of-Credit Overdraft Accounts) at the Credit Union, from which all bill payments may be made and/or such funds collected.

Payment Date – The Business Day of Your choice upon which Your bill payment will be made.

Payment Initiation Date or Pay On Date – The Business Day of Your choice (subject to the limitations set forth herein) upon which Your External Loan Payment will be credited to Your Loan. Funds will be debited within three (3) Business Days of the Pay On Date from the account at Your Other FI.

Payment Instructions – The information provided by You to the Payment Service for a bill payment to be made to Your Payee (e.g., Payee name, account number, payment amount, payment date, etc.)

Payment Service – The Online Bill Pay Service offered by SRP Federal Credit Union

Person-2-Person Transfer or PopMoney – A feature of Online Banking and Mobile Banking that allows You to move funds electronically via ACH from Your Credit Union Deposit Accounts to another individual's Deposit Account. The recipient does not have to be a Member of SRP Federal Credit Union.

PIN or Verification Code – A randomly-generated, one-time Code, used for verification purposes as part of Our Multi-Factor Authentication process.

Primary User – The Member for whom eBanking Services have been enabled. SRP Federal Credit Union enables eBanking Services for the Member ONLY. The Member may, in turn, grant Shared Access to eligible Sub-Users.

Processing Date or Send-On Date – The Business Day on which the Bill Pay system processes Your bill payment in preparation for delivery by the Due Date specified by You. For Bill Pay transactions processed as Electronic Payments, the Processing Date is typically one Business Day prior to the Due Date specified by you. For Bill Pay transactions processed as a Check, the Send-On Date will be 4 – 7 Business Days prior to the Due Date specified by you.

Quick Balance – The feature that allows Members to quickly access current and available account balance information on their Mobile Device without fully logging into the Mobile App.

Regular Business Hours – SRP Federal Credit Union's published Hours of Operation are Mondays and Tuesdays 8:30 AM ET – 5:30 PM ET; Wednesdays 8:30 AM ET – 12:00 noon ET; Thursdays and Fridays 8:30 AM ET – 6:00 PM ET, except Federal Holidays and when the Credit Union is closed.

Shared Access – The ability to grant Sub-Users inquiry and/or transactional access to Your deposit and loan accounts, and/or to Your Online Bill Pay, through the Online Banking Service.

Shared Access permissions can be set up, edited, and deleted by You at any time through Online Banking.

Skip-A-Pay – A feature of Online Banking and Mobile Banking that allows You to skip one payment per year without incurring a late penalty. This service is only available for eligible Loans.

SRP Mobile – The name of SRP Federal Credit Union’s collective Mobile Banking services, including Our Mobile App, Mobile Web Banking site, and Text Banking service.

SRP Online – The name of SRP Federal Credit Union’s Online Banking service.

Sub-User(s) – The person or persons to whom You have granted Shared Access. Sub-Users are presented with, and must accept, this Agreement in order to access the Accounts and Services granted by you.

You or Your – The SRP Federal Credit Union Member (aka Primary User), or the Sub-User who has been granted access to certain Accounts and Services by the Member via Shared Access.

Your Loan – Your eligible SRP Federal Credit Union Loan being paid using External Loan Payment Transfer.

B. What this Agreement Covers

This Agreement between You and the Credit Union governs the use of SRP Federal Credit Union’s eBanking Services, including SRP Online, Online and Mobile Bill Pay, SRP Mobile, and other applicable online services, which are electronic services that permit Credit Union members to apply for and/or to access a number of financial services through the use of personal computers or similar devices. Accounts and services provided by Us that You access through Our eBanking Services, are also governed by other provisions of the Membership Agreement or Business Membership Agreement, as applicable. To the extent that there is any variance between the terms or conditions of this Agreement and Your applicable Membership Agreement, this Agreement shall govern with regard to the services specifically addressed herein. Otherwise, the Membership Agreement shall govern. To provide these services, We may contract with one or more third parties from time to time. The Credit Union reserves the right to change vendors without notice to You. By applying for any of these services, use of any services, or continued use of these services, You consent to Our use of vendors and Our sharing of information about You with vendors. You may be required to make transactions directly with or through vendors in order to use these services.

C. Acceptance of the Agreement

You understand that by signing an application, completing and submitting an application online, using or continuing to use these services, You agree to the Terms and Conditions of this Agreement.

D. Services

The following are examples of what You can do using Our eBanking Services. This is not a comprehensive list, and additional features and services may be added or removed from time to time without prior notification to You, except where required by law. Your access and continued use of the new feature(s) or service(s) indicates your acceptance of and agreement with the Terms and Conditions.

- View a summary of shares and loans belonging to an Account (aka Membership).
- Transfer funds between checking, savings, and loans belonging to the same Account, or to another Account*.
- Transfer funds from Line-of-Credit Loans and Home Equity Line-of-Credit Loans into other shares belonging to the same account, or to another account*.
- Make transfer payments to Line-of-Credit, Personal Loan, Auto Loan, and Mortgage Loans with the Credit Union with funds transferred from checking and savings accounts.
- Get account information and/or statement update for personal or business shares and loans.
- Access information about the Credit Union, Our products and services, and other items of general interest.
- Receive and send electronic messages to the Credit Union. You understand that We may not immediately receive email communications that You send and will not take action based upon email requests until We actually receive Your message and have reasonable opportunity to act. If You need to contact the Credit Union immediately, You may call the number listed in Paragraphs L or M of this Agreement, as applicable, and ask for the department You need. You understand that We may require that You document any oral request in writing before taking some actions.

* *Accessing jointly-owned shares or loans that are tied to another account or membership, also known as "Cross-account access", is an optional service, and is not set up automatically. Cross-account access must be requested, and will only be given to/from shares or loans on which the requestor is listed as joint owner or co-borrower. Cross-account access will not be set up between business and personal (consumer) accounts unless approved by management.*

Transfers, Scheduled Transfers, and Bill Payments:

When You order a transfer of funds between Your Credit Union accounts, a transfer of funds to another person, or payment of a bill or other item (together referred to as "payment"), You authorize a withdrawal of the necessary funds from the account You designate. You agree that You will make a transfer or payment only when a sufficient balance is or will be available in Your designated account at the time of Your order. There is no obligation to act on any withdrawal instruction from You if sufficient funds, including any overdraft funds and/or Overdraft Privilege, are not available in the account You designated. In addition, any instruction involving a situation where You do not have sufficient funds will be deemed an "insufficient or non-sufficient funds transaction" pursuant to Your other agreements with Us. Payments will be sent electronically or as a paper check, depending on the recipients' preferences and payment acceptance capabilities. The Credit Union is not responsible for postal delays or processing delays by the payee.

1. **Stop Payment Procedures:** Once You have set up a transfer or payment, You can delete it, or revise the amount or the due date online, as long as the transfer or payment is displayed with a status of Pending. After the transfer or payment is listed with a status of Processed, You must contact the credit union at either of the numbers shown in Paragraphs L or M, as applicable. There is a fee for stopping a check bill payment after the item has been processed.
2. **Insufficient Funds Procedures:** If there are insufficient funds available in Your designated account on the day a payment is scheduled to be debited from Your account, an NSF fee will be charged to Your account as set forth in the [Fee Schedule](#).
3. **Mobile Bill Pay.** SRP Mobile, Our Mobile Banking Service, offers a subset of the Online Bill Pay Service features. The Mobile Bill Pay Service allows You to activate the optional Bill Pay Service, set up Payees, and to send one-time bill payments to the payees You choose. Payments will be sent electronically or as a paper check, depending on the recipients' preferences and payment acceptance capabilities. You cannot use the Mobile Bill Pay for automatic, recurring bill payments, to amend a scheduled bill payment, or to cancel a scheduled bill payment.
4. **Member-2-Member Transfer.** Member-2-Member Transfer is a feature of SRP Online and SRP Mobile that enables You to transfer funds from Your Credit Union Deposit Accounts (Savings or Checking Accounts) to another SRP Federal Credit Union Member's Accounts. In order to complete such a transfer, You must provide the receiving member's Share or Loan ID and full Member Number. This information must be provided to You by the Receiving Member. If the recipient does not know this information, they can locate it by referring to their periodic statement or by visiting any branch of SRP Federal Credit Union. SRP Federal Credit Union will not provide You directly with the Receiving Member's Account information, unless You are also an owner of the Receiving Account.

By providing incorrect Receiving Account information, You understand that it may be

possible to transfer funds to the wrong Account, and that it may not be possible for SRP Federal Credit Union to resolve the error. By using this optional service, You understand that You are ultimately responsible for any negative outcome caused by submitting a Transfer Request to the wrong Account, and You agree to indemnify, defend, and hold Us harmless from and against any and all claims, losses, liability, cost, and expenses arising from Your provision of incorrect Receiving Account information. Your obligation under this paragraph shall survive termination of the Agreement.

5. **Online Money Movement Services.** Online Money Movement includes both External Transfer and PopMoney, a Person-2-Person electronic funds transfer service. External Transfer allows You to move funds electronically between Your Accounts at the Credit Union and Accounts You own at Other Financial Institutions. With PopMoney, You may transfer funds electronically from Your Accounts at the Credit Union to pay another individual. The recipient is not required to be an SRP Federal Credit Union member. External Transfer is available only through SRP Online; PopMoney is available through SRP Online and the SRP Mobile App. You will be presented with the *SRP Federal Credit Union Online Money Movement Terms & Conditions* when You first sign up for each of these optional services. Your acceptance of this agreement, and Your continued use of these services constitutes Your acceptance of and adherence to the Terms & Conditions of use for these services. If You do not accept the Terms and Conditions, You may not use the Online Money Movement Services.
6. **External Loan Payment Transfer.** External Loan Payment Transfer enables You to make payments to Your SRP Federal Credit Union Loan using Your Checking Account, Savings Account, Money Market Checking Account, or Money Market Savings Account at another Financial Institution. You authorize SRP Federal Credit Union to electronically debit Your designated account (and if necessary, to electronically credit such account to correct erroneous debits) at Your Other Financial Institution ("Other FI") in order to make a payment on Your SRP Federal Credit Union Loan as specified. You are presented with the *SRP Federal Credit Union External Loan Payment Terms & Conditions* within the online banking or mobile banking platforms each time You set up a single or recurring External Loan Payment Transfer. You must accept these Terms & Conditions in order to complete Your Loan Payment setup. If You do not accept the Terms & Conditions, You will not be allowed to use the External Loan Payment Transfer service.

Quick Balance:

This feature allows You to quickly access Your current and available account balances without logging into the Mobile Banking App. Once the feature is enabled in the App, Your current and available account balances are displayed on the Quick Balance screen. You must enable Quick Balance from the App's settings page after successfully logging into the App. Once enabled, You can access Quick Balance simply by swiping down anywhere on the login screen. The Quick Balance screen displays the current and available balances for Deposit Accounts. For Loan and Credit Card Accounts, it also displays the due date and minimum amount due. Once this feature is enabled on Your Mobile Device, anyone with access to the Device will have access to Your

Quick Balance information. Quick Balance must be enabled on each Mobile Device individually. For example, if You have both a smartphone and a tablet, enabling Quick Balance on Your phone will not enable it on Your tablet. For users sharing a Mobile Device, if the first user enables Quick Balance on the Device, other users will see the first user's Account balances. If another user disables Quick Balance from the App, the first user will no longer see their Quick Balance. The Quick Balance feature can be disabled at any time from the App's settings page after successfully logging into the App. Once disabled, no one will see the Account balances from the Quick Balance screen.

SMS/Text Banking:

By using SRP Federal Credit Union's SMS/Text Banking service, You agree to the following terms and conditions:

- We may send any SRP Text Banking message through Your communication service provider in order to deliver them to You. You agree that Your communication services provider is acting as Your agent in this capacity.
- You agree to provide a valid phone number for this service so that we may send You certain information about Your applicable account. We will determine in Our sole discretion what information we make available through this service.
- You agree to indemnify, defend and hold Us harmless from and against any and all claims, losses, liability, cost and expenses (including reasonable attorneys' fees) arising from Your provision of a phone number that is not Your own or Your violation of applicable federal, state or local law, regulation or ordinance. Your obligation under this paragraph shall survive termination of the Agreement.
- SRP Text Banking is provided for Your convenience and does not replace Your monthly account statement(s), which are the official record of Your accounts.
- This service may not be encrypted and may include personal or confidential information about You, such as Your account activity or status. You agree to protect Your communications device that receives information through this service and not to let any unauthorized person have access to the information we provide to You through this service.
- We will not send You marketing messages through the SRP Text Banking service.
- Receipt of account information through SRP Text Banking may be delayed or impacted by factor(s) pertaining to Your phone carrier or other parties.
- We will not be liable for losses or damages caused in whole or in part by Your actions or omissions that result in any disclosure of account information to third parties. Also, nothing about SRP Text Banking creates any new or different liability for Us beyond what is already applicable under Your existing account agreements.
- SRP Text Banking is only available to members who have a consumer deposit account with Us, or such other accounts as we make available from time to time in Our sole discretion.

- There is no separate service fee for this service but You are responsible for any and all charges, including, but not limited to, fees otherwise applicable to Your account(s) and fees associated with text messaging imposed by Your communications service provider. **Message and data rates may apply. Such charges may include those from Your communications service provider.** Message frequency depends on user preferences.
- **To cancel Your plan, send STOP to 454545 at any time.** For help or information on these products, send HELP to 454545. For additional instructions, log into SRP Online and click [Manage mobile alerts](#). Or, You may call Us at (803) 278-4851 during regular business hours.
- **You will never receive an SRP Text Banking message that asks You to send Us any sensitive personal or financial information such as Your social security number or Your account number.** If You ever receive such a request for sensitive personal or financial information, do not respond to the message and call Us at (803) 278-4851 to report the incident.
- The terms and conditions in this Agreement are in addition to, and do not supersede or replace, any other agreements applicable to any of Your accounts with Us.

*THE FOLLOWING SERVICES ARE AVAILABLE TO PERSONAL (CONSUMER) ACCOUNTS ONLY!
BUSINESS ACCOUNTS DO NOT QUALIFY FOR THESE SERVICES.*

Skip-A-Pay:

The Skip-A-Pay feature is available to Consumer Members through SRP Online and SRP Mobile, and allows You to skip one payment per Loan per 12-month period without incurring a late fee or other penalty. This service cannot be applied to Line-of-Credit or Credit Card Loans, including, but not limited to Home Equity Lines of Credit, Platinum Lines of Credit, Visa Traditional Credit Cards, Visa Rewards Credit Cards, or Visa Signature Credit Cards. There is a fee for this service. For specific fee information, please refer to the *SRP Federal Credit Union Skip-A-Pay Terms & Conditions*, which will be presented for your review each time you initiate a Skipped Payment through Online or Mobile Banking.

You will be presented with the SRP Federal Credit Union Skip-A-Pay Terms & Conditions Agreement each time You initiate a Skipped Payment on a qualified Loan. Your acceptance of this agreement constitutes Your acceptance of and adherence to the Terms & Conditions of use for this service. If You do not accept the Terms & Conditions, You may not use the Skip-A-Pay service.

SRP Mobile Deposit:

The Mobile Remote Deposit Capture service (known hereafter as SRP Mobile Deposit) is available to Consumer Members through the SRP Mobile App, and is designed to allow You to make deposits of checks (“Original Checks”) to Your Accounts from home or other remote

locations by scanning the Original Checks and delivering the digital images and associated deposit information (“Images”) to Us or Our processor with Your Mobile Device. A Check Image submitted to the Credit Union electronically for deposit is not deemed received until the Credit Union accepts and confirms receipt of Your Check Image deposit. You will be notified by email once Your deposit has been accepted.

SRP Mobile Deposit will not be available to all Consumer Members, and the Credit Union reserves the right to remove access to SRP Mobile Deposit any time at its sole discretion. If You qualify for this service, You will be presented with the *SRP Federal Credit Union Mobile Remote Deposit Terms & Conditions* when You first access this feature. Your acceptance of this agreement, and Your continued use of these services constitutes Your acceptance of and adherence to the Terms & Conditions of use for these services. If You do not accept the Terms and Conditions, You may not use the SRP Mobile Deposit service.

THE FOLLOWING APPLIES TO BOTH PERSONAL (CONSUMER) ACCOUNTS AND BUSINESS ACCOUNTS:

E. Fees and Charges for eBanking Services

For a current list of all fees and charges related to SRP Federal Credit Union’s eBanking Services, please refer to Our [Fee Schedule](#) or Our [Business Fee Schedule](#).

F. Changes in Terms/Fees

The Credit Union may change its eBanking Services and the terms, including fees, set forth in this Agreement at any time. You will be notified of any such change as required by applicable law, either by mail or by an electronic message. Your use of these services after any such change will evidence Your agreement to any changes

G. Cancellation

This agreement will remain in effect until You or the credit union terminates it. You understand that You may cancel this Agreement at any time by notifying Us electronically, by mail, by phone, or at any one of Our branch locations. The Credit Union may cancel this Agreement and terminate Your use of any services for any reason, at any time. We will try to notify You in advance, but We are not obligated to do so.

H. Limit of Credit Union's and Other Providers' Responsibility

The Credit Union agrees to make reasonable efforts to ensure full performance of Our Online Banking Services. We will be responsible for acting only on those instructions sent through Our Online Banking Services which are actually received and cannot assume responsibility for malfunctions in public communication facilities not under Our control that may affect the accuracy or timeliness of messages You send. In the absence of negligence on the part of the Credit Union, neither the Credit Union nor any software supplier is responsible for any direct, indirect, special, incidental, or consequential damages arising in any way out of the use of these services. Because some states do not allow the exclusion or limitation of liability for consequential or incidental damages, in such states the liability of the Credit Union or software suppliers is limited to the extent permitted by law.

NEITHER THE CREDIT UNION NOR ANY SOFTWARE SUPPLIER MAKES ANY EXPRESS OR IMPLIED WARRANTIES CONCERNING THE CREDIT UNION'S HOME BANKING SOFTWARE OR SERVICES INCLUDING, BUT NOT LIMITED TO, ANY WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT OF THIRD-PARTY PROPRIETARY RIGHTS UNLESS DISCLAIMING SUCH WARRANTIES IS PROHIBITED BY LAW.

Further, in addition to the exceptions set forth in Paragraph K (Electronic Funds Transfers Agreement and Disclosures), We will not be liable for losses:

- If Your telephone, computer, or Online Banking Services were not working properly and the equipment failure should have been apparent to You when You attempted to authorize a transaction.
- If You have not given Us complete, accurate, or current account numbers, or other identifying information so that a merchant institution or the credit union can properly complete a transaction.
- If You have not properly followed the Online Banking Services instructions or have provided Us with wrong or inaccurate information.
- If You fail to notify Us of any inaccuracy in any merchant list that has been set up for Your account(s).
- If You receive notice from a merchant or institution that any payment You have made through Our Online Banking Services remains unpaid, and You fail to notify Us of this fact within five (5) calendar days from the date You receive any such notice.
- If the payee was a merchant or institution You are not permitted to designate.
- If You do not set up the payment soon enough for payment to be received and credited by the payee by the due date.
- If the payee does not credit Your payment promptly or properly after receipt.

I. Assistance with eBanking Services

If You need assistance with the Credit Union's eBanking Services or if You need to communicate with Us, You can contact Us at the phone number or address in Paragraphs L or M of this Agreement, as applicable.

J. Passwords, Personal Identification Numbers, Touch ID, and Security

eBanking Services: To log onto Our eBanking Services, You must use a Username and Password. During Online or Mobile Enrollment, You will create Your Username and Password. Usernames and Passwords must meet or exceed the criteria displayed on the Online/Mobile Registration Form. You may change Your login credentials at any time by logging onto the SRP Online and selecting My Settings. Your Password can also be changed via SRP Mobile by clicking More on the mobile app's login screen and selecting Recover Credentials.

You agree not to give or make available Your Password or other means to access Your account to any unauthorized individuals. You are responsible for all transactions You authorize using Our eBanking Services. If You permit other persons to use Your eBanking Services, You are responsible for any transactions they authorize. If You believe that Your Password has been lost or stolen or that someone may attempt to use the eBanking Services without Your consent or permission You must contact Us immediately at the address or telephone number in Paragraphs L or M of this Agreement, as applicable.

General Information about Touch ID/Fingerprint ID: Touch ID/Fingerprint ID allows You to use Your fingerprint to log into the SRP Mobile App instead of entering Your Username and Password. By enabling Touch ID/Fingerprint ID, every person with an enrolled fingerprint on Your mobile device will have access to Your account. Fingerprints are only stored on Your Mobile Device; the Credit Union does not see or store Your fingerprint information. Touch ID is associated to one username at a time. If You have multiple logins with the Credit Union, Touch ID can only be used with a single login per Mobile Device. Usernames and Passwords are not stored on the Mobile Device in order to support Touch ID. Instead, a token is stored securely in the Mobile Device's keychain that cannot be transferred to another device. If You try to log in using Touch ID/Fingerprint ID, but cannot provide a valid fingerprint after five (5) tries, You must enter Your Password to re-enable Touch ID/Fingerprint ID for the SRP Mobile App.

Shared Access: You have the ability to grant Sub-Users access with respect to certain Services and Your Accounts. The options for Shared Access include the following:

- View-only access.
- Authority to make transfers between designated accounts.
- Authority to initiate bill payments from designated accounts to designated accounts, and for particular dollar limits.

Access may be granted individually or in combinations. By granting Access, A Sub-User may utilize the Services provided in order to perform the functions for which the Sub-User has Access.

By granting Access to Sub-Users, You must agree to the following terms:

As the authenticated Primary User of Online Banking, You have the ability to entitle another person or persons (“Sub-Users”) with access to Your Online Banking site and with certain authorities with respect to Your Accounts. Shared Access includes view-only access to Your Accounts, making transfers between designated Accounts, and initiating payments from designated Accounts, granted individually or in combination.

1. You understand and agree that You have sole authority and control in sharing access with, managing, and disabling Sub-Users and/or their respective authorities.
2. You understand and agree that You authorize the Credit Union and any third-party service providers to act on transaction instructions initiated under the credentials of an authenticated Sub-User, just as if they were initiated under Your credentials. You further understand and agree that such transactions shall be deemed authorized transactions under the terms of Your agreements with the Credit Union.
3. You understand and agree that when granting Shared Access, You assume total liability for any and all activities of Your Sub-Users.
4. You understand and agree to hold the Credit Union and any third-party service providers harmless from any liability or claim arising from Your use of Shared Access, including any claim You make against Your Sub-Users for their handling of Your Accounts or breach of Your agreement with said Sub-User pursuant to Shared Access.
5. You understand and agree to indemnify the Credit Union, its employees, agents, volunteers, and representatives against any and all claims arising due to:
 - a. Granting another person or persons Access to Your Online Banking Services, Your Accounts, and/or other authorities with respect to Your Accounts.
 - b. Acts or actions taken by the Sub-Users You granted Access to; and/or
 - c. Any breach of the terms of this Agreement by any Sub-Users You granted Access to.

Per this indemnification You will hold the Credit Union harmless from and against any and all loss, costs, damage, liability, or exposure, including reasonable attorney’s fees, we may suffer or incur arising out of or related to any action or claim by any party or person with respect to the authority or actions taken by persons You appoint or authorize to transact business on Your Account(s).

6. Notwithstanding anything to the contrary herein, You understand and agree that the Credit Union and any third-party service providers are not responsible for any errors or unauthorized transactions on Your Accounts initiated by a Sub-User, and the Credit Union expressly disclaims all liability, claims, and damages in connection with such activities.
7. YOU UNDERSTAND AND AGREE THAT, IN ORDER TO ENSURE COMPLIANCE WITH THE USA PATRIOT ACT OF 2001, SRP FEDERAL CREDIT UNION WILL ONLY ALLOW YOU TO GRANT SHARED ACCESS TO INDIVIDUALS WITH WHOM THE CREDIT UNION ALREADY HAS A FORMAL RELATIONSHIP, SUCH AS JOINT OWNERS OR CO-BORROWERS, AND WE MAY REQUEST ADDITIONAL DOCUMENTATION IN ORDER TO VERIFY THE SUB-USER'S IDENTITY. IF WE ARE UNABLE TO ADEQUATELY AUTHENTICATE THE SUB-USER, IF THE INDIVIDUAL TO WHOM YOU ARE GRANTING SHARED ACCESS DOES NOT ALREADY HAVE AN APPROPRIATE ACCOUNT OWNERSHIP ROLE, OR IF SUSPICIOUS ACTIVITY OF ANY KIND IS INDICATED, WE WILL TAKE ACTION TO ENSURE THAT THE CREDIT UNION IS PROTECTED, INCLUDING, BUT NOT LIMITED TO, REMOVING SHARED ACCESS FROM THE SUB-USER, OR LIMITING OR DISABLING EBANKING SERVICES ALTOGETHER.
8. You agree that all authorized users may have access to all of the information You provide to us, or which we gather and maintain regarding our relationships with You which can be accessed via the Credit Union's Online Banking Systems; and that they may provide authority to others. This includes, but is not limited to information regarding transactions, account history, Your loan relationships with us, and other information relating to or arising with regard to any of Your Accounts, Loans or other Services with us. Further, You understand that we utilize a consolidated statement for Your Accounts, Account Services, Loans and all other Services with us, which statements are accessible via the Online Banking Systems. Further, any electronic communications of any nature made via the Online Banking Systems may also be accessed by Your authorized users.

K. Electronic Funds Transfers Agreement and Disclosures

The following disclosures and terms will also govern Your eBanking Services relationship with the Credit Union:

1. **Termination and Amendment.** The Credit Union reserves the right at any time to terminate Your right to make transactions without prior notice to You. If notification is required by law, notice will be mailed to You at the address shown on the Credit Union's share account records. It is the obligation of each Member to provide new addresses to the Credit Union.
2. **Access Device/Password Revocation.** Any Access Device or Password issued by the Credit Union or its agent may be revoked without notice to You in the event that any of the following conditions occur:
 - Overdrafts occur as a result of insufficient or uncollected funds on an account.

- Any transaction that occurs on Your account(s) which results in a monetary loss to the Credit Union.
 - Loan, VISA or other delinquency with the Credit Union.
 - Forced closure of a share or share draft account at the Credit Union due to misuse.
 - Special balance requirements, if any, are not maintained by the Member.
 - Any other situation in which the Credit Union deems revocation to be in its best interest.
3. **Limitation or Frequency and Dollar Amounts of Transactions:** You may make any number of transactions between Your accounts or from Your accounts as long as You stay within Your available balance of collected funds and You observe the limitations on dollar amounts of transactions. For security reasons, You may be limited to the number of transactions You can make on a given day, whether or not You have withdrawn Your maximum dollar amount. Transfers from a Share Savings Account or Share Draft Account that may or may not have Overdraft access, to another account or to a third party by pre-authorized, authorized, or telephone transfer are limited to six (6) per month as explained in Your Membership Agreement with Us, the terms of which are incorporated by reference.

THE FOLLOWING APPLIES TO PERSONAL (CONSUMER) ACCOUNTS ONLY:

Right to Documentation.

Periodic Statements. You will receive a monthly account statement from Us for Your share draft accounts, unless there are no transactions in a particular month. In any case, You will receive an account statement on all accounts at least quarterly.

Consumer Accounts - Unless You have elected to receive Your statements electronically (“eStatements”), periodic statements will be mailed to You at the address shown on the Credit Union's share account records. It is the obligation of each Member to provide new addresses to the Credit Union. Alternately, members can enroll in eStatements by clicking “eStatements” under the “Additional Services” menu in SRP Online and following the onscreen instructions. Electronic statements can be retrieved at any time by logging into SRP Online and selecting eStatements. If eStatements have been enabled, You will no longer receive a paper copy of Your statement. To cancel eStatements, please visit Your local branch, or contact the Credit Union at the phone numbers, email address, or mailing address listed in Paragraph L of this Agreement.

4. **Liability for Failure to Make a Transaction.** If the Credit Union does not complete a transaction to or from Your account on time or in the correct amount according to Our agreement with You, the Credit Union may be liable for Your losses or damages. However, there are some exceptions to this, which include the following:
- You do not have enough money in Your account to make the transaction through no fault of ours.
 - The transaction exceeds the credit limit on Your overdraft line.
 - The system You were using was not working properly and You knew about the breakdown when You started the transaction.
 - Circumstances beyond Our control (such as fire, flood or electrical failure) prevent the transaction, despite reasonable precautions that We have taken. The funds in Your account are subject to legal process or other similar encumbrance.
 - The transaction would exceed one of the established limits contained in this Agreement or by other Credit Union agreements.
 - Access to Your account has been blocked after You have reported Your Password or other access device lost or stolen.
5. **Information Disclosure.** We will disclose information to third parties about Your account or the transactions You make: (1) when it is necessary for completing transactions, or (2) in order to verify the existence and condition of Your account for a third party, such as a credit bureau or merchant, or (3) in order to comply with government agency or court orders, or (4) if You give Us Your written permission.
6. **Business Day Disclosure.** Although Our Online Banking Service is available 24 hours per day, Our business hours are 8:30 AM ET to 5:30 PM ET on Mondays and Tuesdays, 8:30 AM ET to 12:00 noon ET on Wednesdays, and 8:30 AM ET to 6:00 PM ET on Thursdays and Fridays.
7. **In Case of Errors or Questions about Transactions.** Contact Us by one of the methods listed in Paragraph L of this Agreement as soon as You detect an error or have a question concerning Your statement or receipt. You must contact Us within sixty (60) days after We send the FIRST statement on which the problem or error appeared; and You must provide Us with the following information:
- Your name and account number;
 - A description of the error or transaction You are unsure about. Please explain as clearly as You can why You believe it is an error or why You need more information; and
 - The dollar amount of the suspected error.

If You contact Us verbally, We may require that You send Us Your complaint or question in writing within ten (10) business days.

We will notify You of the results of the investigation within ten (10) business days* after We hear from You, and will correct any error promptly. However, if additional time is required, We may take up to forty-five (45) days** to investigate Your complaint or question. If additional time is required, We will provisionally credit Your account within ten (10) business days* for the amount in question. If We ask You to put Your complaint or question in writing, and We do not receive it within ten (10) business days, We have the option not to provisionally credit Your account.

If We decide there was no error, You will be notified within three (3) business days. You may request copies of the documents used in Our investigation. Expenses incurred by the Credit Union to research disputed transaction(s) shall be paid by You when such transaction(s) are proven to have been authorized by You or made by an unauthorized user. Further, once the investigation concludes no error has occurred or that the disputed transaction(s) was authorized, You will be responsible for repayment of any provisional credits to Your account(s). The credit union reserves the right to debit such amounts and/or place sufficient holds on Your accounts to recover such funds.

*If You give notice of an error within thirty (30) days after You make the first deposit to Your account, We will have twenty (20) business days instead of ten (10) business days as indicated above.

**If You give notice of an error within thirty (30) days after You make the first deposit to Your account, notice of an error involving a Point of Sale transaction, or notice of an error involving a transaction initiated outside the United States, its possessions or territories, We will have ninety (90) days instead of forty-five (45) days.

8. **Your Liability for Unauthorized Transaction.** Contact Us immediately if You believe Your Password has been lost or stolen. Telephoning is the best way of keeping Your possible losses down. Contact Us at the telephone number or address listed in Paragraph L. You could lose all available funds in Your account (s) (plus Your maximum overdraft line of credit). If You tell Us within two (2) business days, You can lose no more than \$50.00 if someone used Your Password without Your permission. If You do NOT notify Us within two (2) business days after You learn of the loss or theft of Your Password and We can prove We could have stopped someone from using Your Password, You can lose as much as \$500.00. Also, if Your statement shows transactions that You did not make, contact Us immediately. If You fail to notify Us within sixty (60) days after the statement date; You may not receive any money lost after the sixty (60) days. If records prove that We could have prevented the

loss of funds and You failed to contact Us within the time frame, then You may not receive a refund. We reserve the right to extend these time periods if the credit union feels it necessary.

9. **Reporting a Lost Password.** If You believe that Your Password has been lost or stolen or that someone has made a transaction or may make a transaction that is not authorized, You agree to immediately notify Us. You can contact Us at the telephone number or address listed in Paragraph L of this Agreement.

L. Contact Information.

Please stop by any of Our branch locations during Regular Business Hours, or contact Us using the following methods:

- *By mail:*
SRP Federal Credit Union
Attn: Internet Services Department
P.O. Box 6730
North Augusta, SC 29861-6730
- *By phone*:*
Local: (803) 278-4851 (North Augusta, Aiken, Augusta)
(803) 259-2781 (Barnwell)
(803) 637-6620 (Edgefield)
Toll-Free: 1(800) 237-9829
- *By e-mail**:* ebanking@srpfcu.org
- *By SRP Mobile Secure Message:*
Log into the SRP Mobile App and click More > Secure Support
- *By SRP Online Secure Message:*
Log into SRP Online and click the Support > Secure Email.

* *Due to Privacy and Security considerations, We are limited in the types of information that can be provided by phone. If Your communication is of a confidential nature and You are unable to visit a branch, We recommend contacting Us by mail, or by using one of the secure message options listed above.*

** *Due to Privacy and Security considerations, We are limited in the types of information that can be provided by email. Please do not include confidential information such as*

account numbers, Social Security Numbers, usernames or passwords, etc., in Your email messages to Us. If Your communication is of a confidential nature, We recommend contacting Us by mail, or by using one of the secure message options listed above.

THE FOLLOWING APPLIES TO BUSINESS ACCOUNTS ONLY:

Right to Documentation.

Business Accounts – If the Credit Union provides a periodic statement for Your account(s), You will receive a periodic statement from Us, or notice of the availability of Your statement describing all activity on Your account(s) during the statement period as required by law. The periodic statement will list all account and/or loan information as described in this Agreement. If provided electronically, statements will be (1) e-mailed to You as an attachment; or (2) You will be sent a notice via e-mail that will direct You to a site We maintain or cause to be maintained where You may access, review, print and otherwise copy / download Your periodic statements using procedures that We authorize. E-mails from Us will be sent to the e-mail address provided by any owner. For checking accounts, You understand that when paid, Your original check (or any substitute check) becomes property of the Credit Union and may not be returned to You. We have no obligation to retain the originals of any checks or other documentation. You agree to keep a copy of Your original check in order to verify its validity. If You request Us to provide You with an original check or sufficient copy, You agree that We may provide a copy or an electronic image of the original check. The Credit Union may charge You a fee as set forth in the Schedule for each requested item and /or for research as applicable.

Your Duty of Examination: You understand and agree that periodic statements are made available to You on the date mailed by Us or Our agent, or by eStatement notification via email for Internet access; or are otherwise made available to You. You acknowledge and agree that checks and other instruments are also made available to You for review on the date the periodic statement is mailed or made available electronically, even though they do not accompany the statement. You further agree that it is Your duty and obligation to carefully and promptly review each periodic statement to verify that each transaction is authorized and accurate. You agree that We will have no responsibility or liability whatsoever for any forged, altered, unauthorized, unsigned, improperly endorsed, improperly encoded or inaccurate transaction or item if: (1) You do not review and notify Us in writing within thirty (30) days of the mailing date, or eStatement email notification date, of the earliest periodic statement containing information about or indicating any forgery, alteration, unauthorized signature or transaction, missing signature, improper or missing endorsement, encoding error, or other inaccuracy; or (2) any checks or instruments are forged or altered in a manner not detectable by a reasonable person, including the unauthorized use of a facsimile signature.

M. Contact Information

Please stop by any of Our branch locations during Regular Business Hours, or contact Us using the following methods:

- *By mail:*
SRP Federal Credit Union
Attn: Internet Services Department
P.O. Box 6730
North Augusta, SC 29861-6730
- *By phone*:*
Local: (803) 278-4851 (North Augusta, Aiken, Augusta)
(803) 259-2781 (Barnwell)
(803) 637-6620 (Edgefield)
Toll-Free: 1(800) 237-9829
- *By e-mail**:* ebanking@srpfcu.org
- *By SRP Mobile Secure Message:*
Log into the SRP Mobile App and click More > Secure Support
- *By SRP Online Secure Message:*
Log into SRP Online and click the Support > Secure Email.

* *Due to Privacy and Security considerations, We are limited in the types of information that can be provided by phone. If Your communication is of a confidential nature and You are unable to visit a branch, We recommend contacting Us by mail, or by using one of the secure message options listed above.*

** *Due to Privacy and Security considerations, We are limited in the types of information that can be provided by email. Please do not include confidential information such as account numbers, Social Security Numbers, usernames or passwords, etc., in Your email messages to Us. If Your communication is of a confidential nature, We recommend contacting Us by mail, or by using one of the secure message options listed above.*