



Online Services Agreement

eBanking Agreement

Please take a moment to read these terms carefully, and print a copy for your records. By accessing any page of our online services, you agree to be bound by these terms. This Agreement contains the terms and conditions for the use of Veritas Federal Credit Union eBanking. Veritas Federal Credit Union may be referenced in this agreement as “Veritas,” “VFCU,” “us” or “we.” This service will be called eBanking. You may be referenced through this agreement as “member,” “you,” or “User.” This agreement includes addendums for additional services eMobile and eDeposit. This agreement works in conjunction with all other agreements you have entered into with Veritas, including the Deposit Account Terms and Conditions governing your account, are incorporated by reference and made part of this agreement.

A. Accessing your account through Veritas Federal Credit Union eBanking confirms your agreement to be bound by all disclosures and agreements, and acknowledges your receipt and understanding of this agreement.

B. In order to participate in Veritas Federal Credit Union eBanking, you must be a primary owner of at least one active savings (share) account. If you request additional primary or joint accounts to be added to your eBanking access, you must have full signing authority on those accounts. Only an owner or joint owner may authorize payment or transfer payment from any accounts tied to eBanking. You will be given an ID and PIN for accessing your credit union account(s) through eBanking. You are responsible for maintaining the confidentiality of your PIN in order to maintain the security of your account. Veritas Federal Credit Union is not responsible for unauthorized disclosure of your PIN or unauthorized use of the eBanking services by a person utilizing your PIN. You agree to release and waive any claims against Veritas Federal Credit Union based on such unauthorized use. If there is any change of ownership of any such account(s), notification must be immediately provided to Veritas Federal Credit Union.

C. Computer Requirements: You need a computer, related equipment, and an Internet connection in order to use eBanking. In addition, you need to install Internet browser software on your computer if you do not already have it. Modifications to the services in the future may require installation of upgrades to the browser’s software. You are responsible for installation, maintenance, and operation of your browser’s software.

D. The service is generally available 24 hours a day, seven days a week; however, the service may be unavailable from time to time for routine software and hardware maintenance or due to unscheduled down time. Veritas is not liable for any transaction that is unable to be performed due to system down times.

E. You have the right to terminate eBanking services at any time upon delivery of written notice to Veritas Federal Credit Union. Veritas Federal Credit Union has the right to terminate its obligation to provide eBanking services to you without notice.

F. Access to eBanking may be denied at any time without notice if an account owner removes an individual from an account.

G. You understand and agree that Veritas Federal Credit Union may refuse any eBanking transaction that results in a negative account balance.

H. eBanking access is provided free of monthly charges. Veritas Federal Credit Union has the right to change the fees for eBanking upon thirty days of prior written notice to you. In addition, Veritas Federal Credit Union has the right to amend these terms from time to time effective upon publication including



posting on our Internet Web site. Continued use of this service constitutes acceptance of those new terms and conditions.

I. New Services: Veritas Federal Credit Union may, from time to time, introduce new eBanking Services. We shall update this eBanking Agreement to notify you of the existence of these new services. By using these services when they become available, you agree to be bound by the rules contained in the eBanking Agreement.

J. You agree to waive and release any claims against Veritas Federal Credit Union arising out of or in any related to eBanking services, except for those claims resulting solely from the negligent acts or omission by the credit union.

K. The fees you incur for Internet access shall be your sole responsibility.

L. It is your sole responsibility to insure your personal computer and related equipment are compatible with and capable of operating in a manner that allows you to utilize eBanking services. Veritas Federal will not be responsible for failure to properly use these services and you understand that you must understand how to properly use this service.

M. You are limited to no more than 6 pre-authorized, automatic, or telephonic transfers from your savings account at the credit union, or to another account at the credit union, or to a third party in any calendar month. If you exceed or attempt to exceed these transfer limits, the excess transfer requests may be refused or reversed, a fee may be imposed on the excess transfer requests, and the credit union may reclassify or close your account.

N. E-mail: Sending e-mail through Veritas Federal eBanking is a way to communicate with the credit union. We ask that you use e-mail when asking specific questions about your account(s) or eBanking services. You cannot use e-mail to initiate transactions on your account(s). For transactions, please use the appropriate functions within Veritas Federal Credit Union eBanking.

O. Written notice may be accomplished by e-mail notice and/or mailings to members at the last known e-mail or public address.

P. Acceptance of Agreement. This agreement is an electronic contract that sets out legally binding terms of your use of the service. You indicate your acceptance of this agreement and all the terms and conditions contained or referenced in this agreement by use of this product.

You agree that the Credit Union shall not liable if you are unable to gain access to the website or Veritas Federal Union system from time to time. You understand that some or all of the eStatement services and/or other Credit Union system services may not be available at certain times due to maintenance and/or computer, communication, electrical or network failure or any other causes beyond the Credit Union's control.

In order to help protect your personal information, we recommend that you install firewalls, anti-virus, and spyware protection software (and update as required) on your computer. We also recommend that you update your operating system and browser application on a periodic basis to better protect your computer and eBanking sessions.

The Credit Union does not warrant the security or confidentiality of any information transmitted through any applicable Internet service provider, information/communication network service provider, network system or such other equivalent system in any jurisdiction via eStatements. You agree that you shall not



disassemble, decompile, copy, modify or reverse engineer any Credit Union proprietary software or allow anyone else to do so.

Password Security

Your User ID and password that are used to access eBanking services should be kept confidential. We strongly recommend that you change your password regularly. You are responsible for keeping your password, account numbers and other account data confidential.

The Credit Union cannot control information on other web sites. We are not responsible for the content or privacy of web sites linked from Associated Credit Union's web sites. Please review the privacy policy of the service provider.

ADDENDUM FOR ADDITIONAL SERVICES

ADDENDUM FOR VERITAS FEDERAL eMOBILE

Addendum to Terms and Conditions for Online Banking Services. This is an addendum to the Terms and Conditions for Online Banking Services and sets forth the additional terms and conditions for use of the Mobile Banking Services offered through Veritas Federal Credit Union ("we," "our," "us") by the member ("you," "your"). Mobile Banking Services are also known as eMobile.

Except where modified by this Addendum, the Terms and Conditions for Online Banking Services remain in effect. This Addendum and the Terms and Conditions for Online Banking Services constitute the entire agreement between us and you relating to Mobile Banking Services, supersede any other agreements relating to Mobile Banking Services, and may only be amended by a subsequent written agreement signed by each of us. If there is a conflict between the Terms and Conditions for Online Banking Services and this Addendum, the terms in this Addendum will govern your use of the Mobile Banking Services.

I. ACCEPTANCE OF ADDENDUM.

A. Accepting this Addendum. By clicking "I accept these full terms and conditions" and checking confirm when you register for Mobile Banking Services or by using the Mobile Banking Services, you agree to the terms and conditions of this Mobile Banking Service Addendum.

B. Description of Services. eMobile is a personal financial information management service ("Mobile Banking Services") that allow you to access Veritas Federal Credit Union account information, make payments to merchants who have previously consented to accept payments through our online banking services and make such other banking transactions as are fully described on our Web site (currently, www.veritasfcu.org) using compatible and supported mobile phones and/or other compatible and supported wireless devices (including phones, "Wireless Devices").

We reserve the right to modify the scope of eBanking Services at any time. We reserve the right to refuse to make any transaction you requested through eBanking. You agree and understand that eMobile may not be accessible or may have limited utility over some mobile networks, such as while roaming. When you register for eBanking, designated accounts and payees (or billers) linked to your eBanking account will be accessed through eMobile.

C. Use of Services. eMobile will not work unless you use it properly. You accept responsibility for making sure that you understand how to use eMobile before you actually do so. You also accept responsibility for making sure that you know how to properly use your Wireless Device and the eMobile software ("Software"). We may change or upgrade eMobile from time to time. In the event of such changes or upgrades, you are responsible for making sure that you understand how to use eMobile as changed or



upgraded. We will not be liable to you for any losses caused by your failure to properly use eMobile or your Wireless Device.

D. Relationship to Other Agreements. You agree that when you use eMobile, you will remain subject to the terms and conditions of all your existing agreements with us and our affiliates. You also agree that you will continue to be subject to the terms and conditions of your existing agreements with any unaffiliated service providers, including, but not limited to, your mobile service carrier or provider (e.g., AT&T, Verizon, Sprint, T-Mobile, etc.), and that this Addendum does not amend or supersede any of those agreements. You understand that those agreements may provide for fees, limitations and restrictions which might impact your use of eMobile (for example, your mobile service carrier or provider may impose data usage or text message charges for your use of or interaction with eMobile, including while downloading the Software, receiving or sending eMobile text messages, or other use of your Wireless Device when using the Software or other products and services provided by eMobile), and you agree to be solely responsible for all such fees, limitations and restrictions. You agree that only your mobile service carrier or provider is responsible for its products and services, and that your mobile service carrier is not the provider of eMobile. Accordingly, you agree to resolve any problems with your carrier or provider directly with your carrier or provider without involving us. You also agree that if you have any problems with eMobile, you will contact us directly.

II. MOBILE BANKING SOFTWARE LICENSE AGREEMENT.

A. License Subject to your compliance with this Addendum, you are hereby granted a personal, limited, non-transferable, non-exclusive, non-sublicensable and non-assignable license (“License”) to download, install and use the Software on your Wireless Device within the United States and its territories. In the event that you obtain a new or different Wireless Device, you will be required to download and install the Software to that new or different Wireless Device.

B. License Restrictions / Revocation This License shall be deemed revoked immediately upon

- (i) your termination of Mobile Banking in accordance with Section V.B of this Addendum;
- (ii) your deletion of the Software from your Wireless Device;
- (iii) your noncompliance with this Addendum; or
- (iv) written notice to you at any time, with or without cause. In the event this License is revoked for any of the foregoing reasons, you agree to promptly delete the Software from your wireless device. We and/or service providers reserve all rights not granted to you in the Addendum. The provisions of sections I.A, I.C, I.D, II.B, III, IV AND V of this Addendum shall survive revocation of the License.

III. YOUR OBLIGATIONS.

When you use eMobile to access accounts you designate during the registration process, you agree to the following:

1. Account Ownership/Accurate Information. You represent that you are the legal owner of the accounts and other financial information which may be accessed via eMobile. You represent and agree that all information you provide to us in connection with eMobile is accurate, current and complete, and that you have the right to provide such information to us for the purpose of operating eMobile. You agree to not misrepresent your identity or your account information. You agree to keep your account information up to date and accurate. You agree that we and our service providers may send you, by text, e-mail, and other methods, communications relating to eMobile (with an opportunity to opt-out), including without limitation welcome messages, information and requests for information relating to use of Mobile Banking. You agree to use eMobile carefully, to keep your password confidential and secure and not share it with others, to check your statements and transactions regularly, to report any errors to us promptly by calling



us at 855.663.8328, and to cancel immediately your participation in eMobile as set out in Section V.B below if you observe any material errors in the eMobile Services.

2. Location Based Information. If you use any location-based feature of eMobile, you agree that your geographic location and other personal information may be accessed and disclosed through eMobile. If you wish to revoke access to such information, you must cease using location-based features of Banking.

3. Export Control. You acknowledge that the Software is subject to the United States (U.S.) government export control laws and regulations, which may restrict or prohibit the use, export, re-export, or transfer of the Software. You agree that you will not directly or indirectly use, export, re-export, or transfer the Software except in compliance with applicable U.S. export laws and regulations. Without limitation, you agree that you will not use eMobile in any embargoed or sanctioned country.

4. Proprietary Rights. You are permitted to use content delivered to you through eMobile only on eMobile. You may not copy, reproduce, distribute, or create derivative works from this content. Further, you agree not to reverse engineer or reverse compile any eMobile technology, including, but not limited to, any Software or other mobile phone applications associated with eMobile.

5. User Conduct. You agree not to use eMobile or the content or information delivered through eMobile in any way that would:

- (a) infringe any third-party copyright, patent, trademark, trade secret, or other proprietary rights or rights of publicity or privacy, including any rights in the Software;
- (b) be fraudulent or involve the sale of counterfeit or stolen items, including, but not limited to, use of eMobile to impersonate another person or entity;
- (c) violate any law, statute, ordinance or regulation (including, but not limited to, those governing export control, consumer protection, unfair competition, anti-discrimination or false advertising);
- (d) be false, misleading or inaccurate;
- (e) create liability for us or our affiliates or service providers, or cause us to lose (in whole or in part the services of any of our service providers;
- (f) be defamatory, trade libelous, unlawfully threatening or unlawfully harassing;
- (g) potentially be perceived as illegal, offensive or objectionable;
- (h) interfere with or disrupt computer networks connected to eMobile;
- (i) interfere with or disrupt the use of eMobile by any other user; or
- (j) use eMobile in such a manner as to gain unauthorized entry or access to the computer systems of others.

6. No Commercial Use or Re-Sale. You agree that the eMobile Services are for personal use only. You agree not to resell or make commercial use of eMobile.

7. Indemnification. You agree to indemnify, defend, and hold us and our affiliates and service providers harmless from and against any and all third party claims, liability, damages, expenses and costs (including, but not limited to, reasonable attorneys' fees) caused by or arising from your use of eMobile, your violation of this Addendum, your violation of applicable federal, state or local law, regulation or ordinance, or your infringement (or infringement by any other user of your account) of any intellectual property or other right of anyone.

IV. CHARGES FOR THE SERVICE. You agree to pay for eMobile in accordance with our current fee schedule and as amended from time to time. You authorize us to automatically charge your account for all such fees incurred in connection with eMobile. In the future, we may add to or enhance the features of

eMobile. By using such added or enhanced features, you agree to pay for them in accordance with the fee schedule.

V. ADDITIONAL PROVISIONS.

A. Mobile Banking Services Limitations.

1. Neither we nor our service providers can always foresee or anticipate technical or other difficulties related to eMobile. These difficulties may result in loss of data, personalization settings or other eMobile interruptions. Neither we nor any of our service providers assumes responsibility for any disclosure of account information to third parties, the timeliness, deletion, mis-delivery or failure to store any user data, communications or personalization settings in connection with your use of eMobile.

2. Neither we nor any of our service providers assumes responsibility for the operation, security, functionality or availability of any Wireless Device or mobile network which you utilize to access eMobile.

3. You agree to exercise caution when utilizing the eMobile application on your Wireless Device and to use good judgment and discretion when obtaining or transmitting information.

4. Information about activity is synchronized between the eMobile software and our website. Transfer and payment information available via the eMobile software may differ from the information that is available directly through our website. Information available directly through our website may not be available via the eMobile software, may be described using different terminology, or may be more current than the information available via the eMobile software, including but not limited to account balance information. The method of entering instructions via the eMobile software also may differ from the method of entering instructions through our website. We are not responsible for such differences, whether or not attributable to your use of the eMobile software. Additionally, you agree that neither we nor our service providers will be liable for any errors or delays in the content, or for any actions taken in reliance thereon.

B. Changes or Cancellation. You may cancel your participation in eMobile by contacting the credit union. We reserve the right to change or cancel eMobile at any time without notice. We may also suspend your access to eMobile at any time for any reason, including but not limited to, your non-use of eMobile Services. You agree we will not be liable to you or any third party for any modification or discontinuance of eMobile.

C. Use of Data. We and our service providers will use information you provide for purposes of providing the eMobile Services and to prepare analyses and compilations of aggregate member data that does not identify you (such as the number of members who signed up for eMobile in a month).

D. Third Party Beneficiary. You agree that our service providers may rely upon your agreements and representations in this Addendum, and such service providers are third party beneficiaries to this Addendum, with the power to enforce its provisions against you.

E. Limitations and Warranty Disclaimers. We and our service providers disclaim all warranties relating to the eMobile Services or otherwise in connection with this Addendum, whether oral or written, express, implied or statutory, including, without limitation, the implied warranties of merchantability, fitness for particular purpose and non-infringement. Neither we nor our service providers will be liable to you or any third party for any indirect, incidental, exemplary, special, punitive or consequential damages of any kind, or for any loss of profits, business, or data, whether based in statute, contract, tort or otherwise, even if we or our service providers, as applicable, have been advised of, or had reason to know of, the possibility of such damages. Some states/jurisdictions do not allow the exclusion or limitation of incidental or consequential damages, so the above limitation or exclusion may not apply to you.



F. Disputes. Any controversy or claim arising out of or relating to the eMobile Services or this Addendum, or the breach thereof, shall be settled exclusively by arbitration in Nashville, Tennessee administered by the American Arbitration Association under its Commercial Arbitration Rules (and not under any other or ancillary rules or procedures such as the Supplementary Procedures for Consumer-Related Disputes or the Wireless Industry Arbitration Rules). The parties waive any right they may have to proceed on behalf of or against a class, and agree that any claim, counterclaim, cross-claim or the like shall be brought on an individual basis and not consolidated with any other claim, counterclaim, cross-claim or the like thereof. The arbitration award shall be in writing, shall be signed by the arbitrator(s), and shall include a reasoned opinion setting forth findings of fact and conclusions of law. Judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. Notwithstanding the immediately preceding paragraph or the Severability section below, if the foregoing prohibition on class arbitration is not enforced for any reason, then the immediately preceding paragraph also shall not be enforced and any class action claims shall be brought exclusively in the appropriate federal district court closest to Smyrna, Tennessee (or, if federal jurisdiction is lacking, in the closest state court thereto), and not in arbitration. Any demand for arbitration or claim in litigation must be filed within one (1) year of the time the cause of action accrued, or the cause of action shall forever be barred.

G. Severability. If any provision of this Addendum is declared invalid by a court or other tribunal of competent jurisdiction then, except to the extent set forth in the Disputes section above, such provision shall be ineffective only to the extent of such invalidity, so that the remainder of that provision and all remaining provisions of this Addendum shall be valid and enforceable to the fullest extent permitted by applicable law.

H. Acceptance of Agreement. This agreement is an electronic contract that sets out legally binding terms of your use of the service. You indicate your acceptance of this agreement and all the terms and conditions contained or referenced in this agreement by use of this product.

ADDENDUM FOR ELECTRONIC DOCUMENTS

ELECTRONIC STATEMENT (eStatement) DISCLOSURE AGREEMENT

Electronic Delivery of Statements

By accepting the “Electronic Statement (eStatement) Disclosure Agreement,” you consent and agree that Veritas Federal Credit Union (“The Credit Union”) may make disclosures and provide notices to you in electronic form, including electronic delivery of statement notifications (eStatements), instead of providing such notices and disclosures in written form for all accounts you have now and in the future.

Your consent and agreement shall relate to all forms of disclosures and notices required under applicable law as a result of the various agreements between you and the Credit Union and shall remain valid until such time as you exercise your right to revoke this consent). Your consent also covers disclosures that are required with your account statements, including, but not limited to, the error resolution notice required by the electronic Fund Transfer Act, as well as marketing information on products and/or promotions that the Credit Union may provide to you electronically. You elect and authorize us, at our discretion, to electronically deliver your account statement(s) and notices that we are required to provide you under applicable Federal and State statutes and their implementing regulations, as amended from time to time.

TERMS AND CONDITIONS OF YOU ELECTRONIC STATEMENT AGREEMENT

By entering into this Agreement, you accept all the terms and conditions contained in the Agreement. Please read it carefully. The terms and conditions of your Account Agreement and Disclosure for each of your Credit Union accounts as well as your other agreements with the Credit Union such as loans continue to apply notwithstanding anything to the contrary in this Agreement. You agree to be bound by any and



all laws, rules, regulations and official issuances applicable to eStatements now existing or which may hereafter be enacted, issued or enforced, as well as such other terms and conditions governing the use of other facilities, benefits or services that Veritas may from time to time make available to you in connection with eStatements. This Agreement is binding upon your heirs and the Credit Union's successors and assigns. Certain of the obligations of the parties pursuant to this Agreement that by their nature would continue beyond the termination, cancellation or expiration of this Agreement shall survive termination, cancellation or expiration of this Agreement.

DEFINITIONS

As used in this Agreement, the words "we," "our," "us" or "the Credit Union" mean Veritas Federal Credit Union. "You" and "your" refer to the member(s) authorized by the Credit Union to receive eStatements under this Agreement. "Account" or "accounts" means your accounts at the Credit Union. "Business days" means Monday through Friday, excluding Federal Holidays.

CONSENT TO ELECTRONIC DELIVERY OF ACCOUNT STATEMENTS

You have the right to receive monthly, printed Account statements mailed to your mailing address of record. By entering into this Agreement, you understand that the Credit Union will cease providing you with printed statements in the mail, and that all future account statements will be eStatements which will be accessible on the Credit Union eBanking site where you may obtain, review, print and otherwise copy/download your periodic statements. You agree to update your e-mail address in eBanking or with the Credit Union directly. If you are unable to access eBanking, please notify us immediately, via website, telephone or facsimile of any change in your e-mail address.

You have the right to terminate your eStatement access and receive paper statements at any time upon delivery of written notice (by letter sent via U.S. Mail) to the Credit Union. Our postal address is listed below in the section entitled "Communications between Credit Union and You." If you wish to cancel eStatements and resume receipt of paper statements, you may do so contacting the credit union. You may also notify us in writing at the address listed below in the section entitled "Communications between Credit Union and You." If you cancel receipt of eStatements and wish to resume receiving eStatements in the future, it will be necessary for you to go through the enrollment process again. Switching to paper statements from eStatements may or may not incur a fee.

SECURITY

You understand the importance of your role in preventing misuse of your accounts and you agree to promptly examine your eStatement for each of your Veritas Federal Credit Union accounts as soon as you receive/access it. You agree to protect the confidentiality of your account and account number, and your user ID and password. You understand that your user ID and password by itself or together with information related to your account, may allow unauthorized access to your account. You acknowledge that the Internet is inherently insecure and that all data transfers, including electronic mail, occur openly on the Internet and potentially can be monitored and read by others. We cannot and do not warrant that all data transfers utilizing the Internet, or e-mail transmitted to and from us, will not be monitored or read by others.

Your logon password is confidential information that should be known only by you. Veritas Federal Credit Union will not, for any reason, ask for your logon password. If anyone contacts you and requests this information, contact us immediately. You are responsible for keeping your logon password confidential.

PERIODIC STATEMENTS

By enrolling to receive eStatements, you will not receive a separate printed and mailed statement. You must promptly access/review your eStatement and any accompanying items and notify us in writing within the applicable time period specified in your Account Agreement and Disclosure of any error,



unauthorized signature, lack of signature, alteration or other irregularity. If you allow someone else to access/review your statement, you are still fully responsible to access/review the statement for any errors, unauthorized signatures, lack of signatures, alterations, or other irregularities. Any applicable time periods within which you must notify us of any errors on your account statement(s) shall begin on the eStatement email notification date regardless of when you access and/or review your eStatement. If you do not immediately report to the Credit Union any non-receipt of eStatements or any error, irregularity, discrepancies, claims or unauthorized debits or items, you shall be deemed conclusively to have accepted all matters contained in the eStatements to be true, accurate and correct in all respects.

If you need to obtain a printed copy of a statement that has not been mailed to you because you have enrolled to receive eStatements instead, please call the Credit Union at 855.663.8328. The Credit Union will charge a duplicate statement fee for providing this service. Review the Credit Union's current Service Fee Schedule to determine this amount.

CHANGE IN TERMS

We may change any term of this Agreement at any time. If the change would result in increased fees for any Credit Union service, or increased liability for you, we agree to give you notice at least 30 days before the effective date of any such change, unless an immediate change is necessary to maintain the security of an account or our electronic fund transfer system. We will provide any required notice of the change in terms to you by e-mail or by postal mail. If advance notice of the change is not required, and disclosure does not jeopardize the security of the account or our electronic fund transfer system, we will notify you of the change in terms within 30 days after the change becomes effective. If there is more than one party to the account, notice to any one-account owner will be effective for all. We reserve the right to waive, reduce or reverse charges or fees in individual situations. You acknowledge and agree that the applicable deposit agreements and disclosures govern changes to fees applicable to specific accounts. The Credit Union reserves its right to terminate this Electronic Statement Disclosure Agreement and your access to the eStatement service, in whole or in part, at any time, including but not limited to when you have not logged in to use eBanking services for over 180 days.

DISCLAIMER OF WARRANTY AND LIMITATION OF LIABILITY

We make no warranty of any kind, express or implied, including any implied warranty of merchantability or fitness for a particular purpose, in connection with the eStatements provided to you under this Agreement. We do not and cannot warrant that eStatements will operate without error, or that eStatements will be available 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 eStatements, 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 or any other legal theory. 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 eStatements.

COMMUNICATIONS BETWEEN THE CREDIT UNION AND YOU

You can use e-mail to communicate with the Credit Union by clicking on the Contact Us link on our web site www.veritasfcu.org. However, e-mail is not available to initiate transactions on your accounts. Since we may not receive it immediately, you should not rely on e-mail if you need to communicate with us right away (e.g., to report an unauthorized transaction). If you need to contact us immediately, you can call us at 855.663.8328 during our normal business hours as published on our website at www.veritasfcu.org. You may also contact the credit union via facsimile at 615.288.5024. Our mailing address is P O Box 2659, Smyrna, Tennessee 37167.

CONSENT TO ELECTRONIC DELIVERY OF NOTICES



You agree that any notice or other type of communication provided to you pursuant to the terms of this Agreement, and any future disclosures required by law, including electronic fund transfer disclosures, may be made electronically via e-mail, notice with instructions/links or via an e-mail with attached disclosures. You agree to notify us immediately of any change in your e-mail address.

We will send all notices, attachments and/or documents via e-mail to the last known e-mail address provided by you. You agree to notify us promptly in person, by phone, or in writing (by letter sent via U.S. Mail) of any change of your e-mail address. For your protection and for security purposes, we will not accept any change of e-mail address notices via e-mail except for those initiated through secured eBanking. If you have not notified us in writing of any change of your e-mail address, you agree that your failure to provide us with a good e-mail address is the lack of ordinary care on your part. If we become aware that you are not receiving e-mail, we will send all notices, attachments and/or documents to you via U.S. Mail to your last address known to us.

ESTATEMENT PROCEDURES

You will receive an e-mail shortly after the end of each statement period (not all accounts generate monthly statements) with notification that your statement is ready and instructions on how to access your eStatement.

HARDWARE AND SOFTWARE REQUIREMENTS

In order to access your eStatements online and retain the information being provided, you must currently be using a personal computer or other device capable of accessing the Internet. You must have access to an internet web browser which requires a minimum web browser version such as Microsoft® Internet Explorer (version 8.0 or higher) or Mozilla Firefox® (version 1.8 or higher) or Safari (version 5.0 or higher), and your system or device must have 128-bit SSL encryption software. You must have access to Adobe® Acrobat Reader® software (the most recent version may be downloaded free of charge at <http://www.adobe.com>) to access your eStatements.

ADDENDUM FOR BILL PAY

This is your bill paying agreement with Veritas Federal Credit Union (VFCU). You may use Veritas Federal Credit Union's bill paying service to direct Veritas to make payments from your designated checking account to the "Payees" you choose in accordance with this agreement. The terms and conditions of this agreement are in addition to the account agreements, disclosures and other documents in effect from time to time governing your account. "You" or "your" means each person who is authorized to use the service. "Payee" means anyone, including Veritas, you designate and Veritas accepts as a payee.

The Financial Institution reserves the right to refuse the designation of a "Payee" for any reason. You may pay any "Payee" within the United States (including U.S. territories and APOs / AEOs). The Financial Institution is not responsible for payments that cannot be made due to incomplete, incorrect, or outdated information.

THE BILL PAYING PROCESS

Single Payments – a single payment will be processed on the business day (generally Monday through Friday, except certain holidays) that you designate as the payment's processing date, provided the payment is submitted prior to the daily cut-off time on that date. The daily cut-off time, which is controlled by the Financial Institution, is currently 2:00 p.m. Central. A single payment submitted after the cut-off time on the designated process date will be processed on the next business day. If you designate a non-business date (generally weekends and certain holidays) as the payment's processing date, the payment will be processed on the first business day following the designated processing date.



Recurring Payments - When a recurring payment is processed, it is automatically rescheduled by the system. Based upon your selected frequency settings for the payment, a processing date is calculated for the next occurrence of the payment. If the calculated processing date is a non-business date (generally weekends and certain holidays), it is adjusted based upon the following rules: If the recurring payment's "Pay Before" option is selected, the processing date for the new occurrence of the payment is adjusted to the first business date prior to the calculated processing date. If the recurring payment's "Pay After" option is selected, the processing date for the new occurrence of the payment is adjusted to the first business date after the calculated processing date. Note: If your frequency settings for the recurring payment specify the 29th, 30th, or 31st as a particular day of the month for processing and that day does not exist in the month of the calculated processing date, then the last calendar day of that month is used as the calculated processing date.

SINGLE AND RECURRING PAYMENTS

The system will calculate the Estimated Arrival Date of your payment. This is only an estimate, so please allow ample time for your payments to reach your "Payees."

CANCELLING A PAYMENT

A bill payment can be changed or cancelled any time prior to the cutoff time on the scheduled processing date.

AVAILABLE FUNDS

You agree to have available funds on deposit, in the account you designate, in amounts sufficient to pay for all Bill Payments requested, as well as other payment obligations you have with Veritas. Veritas Federal Credit Union reserves the right, without liability, to reject or reverse a Bill Payment if you fail to comply with this requirement or any other term of this agreement. If you do not have sufficient funds in the Account and Veritas has not exercised its right to reverse or reject Bill Payment, you agree to pay for such payment obligations on demand. You further agree Veritas, at its option, may charge any of your accounts to cover such payment obligations. **LIABILITY** You are solely responsible for controlling the safekeeping of and access to your Personal Identification Number (PIN).

If you want to terminate another person's authority to use the ePay service, you must notify Veritas and arrange to change your PIN. You will be responsible for any bill payment request you make that contains an error or is a duplicate of another bill payment. Veritas is not responsible for a bill payment that is not made if you did not properly follow the instructions for making a bill payment. Veritas is not liable for any failure to make a bill payment if you fail to promptly notify us after you learn that you have not received credit from a "Payee" for a bill payment.

The Financial Institution is not responsible for your acts or omissions or those of any other person, including, without limitation, any transmission or communications facility, and no such party shall be deemed to be the Financial Institution's agent.

AMENDMENT. Veritas Federal Credit Union has the right to change this agreement at any time by either sending you a copy by email, posting a copy on our webpage. Your continued use of this product is acceptance of this agreement.

TERMINATION. The Financial Institution has the right to terminate this agreement at any time. You may terminate this agreement by written notice to the Financial Institution. The Financial Institution is not responsible for any fixed payment made before the Financial Institution has a reasonable opportunity to act on your termination notice. You remain obligated for any payments made by the Financial Institution on your behalf.



FEES. Please see most current fee schedule for expedited payment fees.

Note: If Bill Payment is inactive for a period of 6 months, bill payment privileges will be suspended.

ADDENDUM FOR eDEPOSIT

This Addendum for eDeposit contains the terms and conditions for the use of “eDeposit” and/or other remote deposit capture services that Veritas Federal Credit Union (“Veritas Federal,” “us” or “we”) may provide to you (“member,” “you,” “User”). Other agreements you have entered into with Veritas Federal Credit Union, including the Deposit Account Terms and Conditions governing your account, are incorporated by reference and made part of this agreement.

A. Services. The Remote Deposit service (“Service”) is designed to allow you to make deposits to your checking accounts from remote locations by scanning checks inside the Veritas FCU eMobile app, and delivering the images and associated deposit information to CU or CU’s designated processor.

B. Fees. There is currently no charge for this Service. All other fees related to deposit accounts apply. The Fee Disclosures will be updated and members provided 30 days’ notice should a fee be instituted in the future. Your continued use of the Service will indicate your acceptance of any such change to the fee charged for the Service.

C. Acceptance of These Terms. Your use of the Service constitutes your acceptance of this agreement. This agreement is subject to change by Veritas FCU from time to time. We will notify you of any material change via email or on our website by providing a link to the revised agreement. Your continued use of the service will indicate your acceptance of the revised agreement. Further, Veritas FCU reserves the right in its sole discretion to change, modify, add or remove portions of the Service. Your continued use of the service will indicate your acceptance of any such changes to the service. Veritas FCU reserves the right to terminate this agreement without notice at any time.

D. Eligibility and Qualification Requirement: To qualify for this Service, you must meet eligibility criteria as dictated by Veritas Federal Credit Union. At a minimum you cannot have an outstanding loss to the credit union such as charge off account, repossession, suspected of kiting checks, or account sent to collection.

E. Limitations of Service. When using the service, you may experience technical or other difficulties (i.e. sign on, connectivity, scanning check acceptance). We are not liable and will not assume responsibility for any technical or other difficulties or any resulting damages that you may incur. We reserve the right to change, suspend, or discontinue the service, in whole or in part, immediately and at any time without prior notice to you. In the event the service is not available to you, you acknowledge that you can deposit your check at a branch office, shared branch facility or by mail.

F. Eligible items. You agree to scan and deposit only checks, as a check is defined in Federal Reserve Regulation CC (“REG CC”). You agree that you will not use the Service to scan and deposit any checks or other items as shown below:

- a) Checks drawn on your own account at Veritas Federal
- b) Checks or items initially payable to any person or entity other than you
- c) Checks or items containing obvious alteration to any of the fields on the front of the check or item, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check or item is drawn.
- d) Checks or items previously converted to a substitute check as defined in Reg CC
- e) Checks or items drawn on a financial institution located outside of the United States.
- f) Checks or items that are remotely created checks as defined in Reg CC

- g) Checks or items not payable in United States Currency.
- h) Checks or items dated more than 6 months prior to the date of deposit
- i) Checks or items prohibited by Veritas FCU current procedures relating to the service or which are otherwise not acceptable under the terms of your Veritas account.
- j) Checks payable to more than one party
- k) Checks issued from insurance claims
- l) Checks requiring a lien holder endorsement
- m) U.S. Savings Bonds
- n) Post-dated checks
- o) IRA and Share Certificates
- p) Starter or counter checks
- q) Amex Gift Cheques
- r) Cash

G. Image Quality: The image of an item transmitted to Veritas using the Service must be legible. The service allows for the electronic transmission of items only (i.e. scanned and transmitted via a secure online banking session). The image quality of the item must comply with the requirements established by ANSI, the Board of Governors of the Federal Reserve Board, or any other regulatory agency, clearing house or association.

H. Endorsement and procedures. You agree to restrictively endorse any item transmitted through the service as “For mobile deposit only, Veritas FCU account #_____” or as otherwise instructed by Veritas FCU. You agree to follow any and all procedures and instruction for use of the service as Veritas FCU may establish from time to time. You agree that the aggregate amount of any items which are deposited more than once will be debited from your account, and to the extent funds in your account are insufficient to cover such amount, any balance shall be debited by Veritas FCU from any other deposit accounts you hold with Veritas FCU, in its sole discretion. Your further acknowledge that you, and not Veritas FCU, are responsible for the processing and handling of any original items which are imaged and deposited utilizing the service and you assume all liability to the drawer of any item imaged using the service or liability arising from Veritas FCU printing of any substitute check from those images.

I. Receipt of Items: We reserve the right to reject any item transmitted through the service, at our discretion, without liability to us. We are not responsible for items we do not receive or for images that are not transmitted completely. Items will be batch processed so deposits made before 3:00 pm Central will be posted same day and all other deposits will be next business day. An image of an item shall be deemed received when we transmit a confirmation to you that we received the image. Receipt of such confirmation does not mean that the transmission was error free or complete. You agree that prohibited items, if deposited at Veritas, will be deposited via an alternative method and not by using the service. The manner in which the items are cleared, presented for payment, and collected shall be in CU’s sole discretion subject to the Deposit Account Terms and Conditions governing your account. Deposited items subsequently returned to Veritas FCU for any reason will be processed in accordance with our normal returned item procedure.

J. Availability of Funds: This policy applies to deposits made through this service and does not replace the policy outlined in your Account terms and Conditions. Our general policy is to make the funds deposited available as soon as possible for our members. Veritas Federal reserves the right to place exception holds on all deposits made through eDeposit. If an exception hold is placed the member will be notified by the credit union of when those funds will be made available.



To determine the availability of deposits, every day is a business day, except Saturdays, Sundays and Federal Holidays. Deposits made before 3:00 pm on business days that we are open will be considered the day of deposit. Deposits made after 3:00 pm or on days we are not open will be considered deposited on the next business day we are open. We reserve the right to place a 7 day hold on funds deposited for any of the following reasons:

- a) Account does not contain the amount of the check
- b) Account has been repeatedly overdrawn in the last 6 months
- c) Item of \$5,000 or more
- d) The deposit check has been returned unpaid
- e) Item has restrictive endorsement
- f) Tax returns which have only one endorsement
- g) Postdated checks or not dated with current date within 6 months
- h) Routing and transit number missing or illegible
- i) Any reasonable cause to believe that the item is counterfeit altered or has been tampered with
- j) Any reasonable cause to doubt collectability
- k) Emergency conditions that prevent us from using automated processes.

We will provide notification of the day the funds will be available. Notification will be sent the next business day after the day of deposit.

K. Disposal of Transmitted Items. You shall retain the original of all imaged items that have been deposited via the service for a reasonable period of time in order to verify settlement and credit or to balance periodic statements, but in no case beyond 90 days from the date processed, and shall properly destroy and dispose of such original checks after such time. You will promptly provide any retained item, or sufficient copy of the front and back of the item, to Veritas Federal as requested to aid in the clearing of collection process, to resolve claims by third parties with respect to any item, or for Veritas Federal audit purposes.

L. Deposit Limits: We reserve the right to impose limits on the amount(s) and/ or number of deposits that you transmit using the Service and to modify such limits from time to time. Please contact Veritas FCU to inquire about these limits.