

ON LINE TERMS OF SERVICE



This agreement sets out the terms and conditions on which Community First Credit Union (CFCU) will provide, and you may use, CFCU eBranch and mBranch. Upon approval, you may use your personal computer, smart phone, or other Internet connected device to access your accounts. Please read this Agreement carefully and keep a copy for your records, as this forms a legally binding agreement between you and Community First Credit Union. In this agreement, the words "you" and "yours" mean those who are owners, joint owners, or any authorized users. The words "we", "us", and "our" mean Community First Credit Union. The words "Online" or "Online Banking" will refer to eBranch, mBranch, eStatements, or any other electronic access as referenced herein.

This Agreement will be governed by and interpreted in accordance with federal law and regulation, and to the extent that there is no applicable federal law or regulation, by the laws of the State of California. To the extent permitted by applicable law, you agree that any legal action regarding this Agreement shall be brought in the county in which the Credit Union's headquarters office is located. Your use of CFCU Online is also subject to the terms and conditions in your Community First Credit Union Account Disclosure and Agreement, your loan agreements, our EFT Agreement & Disclosure and other such applicable disclosure incorporated into this Agreement by reference. Generally, account agreements are available on the CFCU information website, or were provided when you initiated your account or loan. By typing "Yes" to accept this Agreement, you agree to these terms and submit your application for Online Banking.

CFCU reserves the right to restrict your use or deny your application for CFCU Online, or any service associated with Online Banking, if you are in default of any agreement with CFCU as outlined in your Account Disclosure and Agreement or other agreement referenced herein.

We are offering Online Banking through one or more Service Providers that we have engaged to render some or all of the service to you on our behalf. You agree that we have the right under this Agreement to delegate to Service Providers all of the rights and performance obligations that we have under this Agreement, and that the Service Providers will be third party beneficiaries of this Agreement and will be entitled to all the right and protections that this Agreement provides to us.

A. Scope of Services

You may use your connected devices to access CFCU Online for the following services:

- View and retrieve account history
- Obtain balance information on your account
- Transfer funds between or within CFCU or to other institutions
- Access your electronic Statements ("eStatements")
- Make bill payments through Bill Payment
- Request that a withdrawal from any account or loan advances be mailed to you in check form.
- Receive account alerts for specific types or transactions or notices as you designate.
- Communicate with CFCU using the "Messages" (e-mail) feature.
- Other services CFCU may make available through CFCU Online.

B. Required Username and Password

To access CFCU Online, you must select a unique username, a security picture and phrase, a password, and challenge questions. You will also be asked to register the non-public computer(s) that you routinely use to access Online Banking. Registering your computer forms a digital fingerprint, allowing the system to recognize your computer(s) each time you log in. After your initial sign-in, you may change your username and password at any time by selecting the appropriate function from the "My Profile" menu within CFCU Online. When using a mobile device, you may also access CFCU Online using your mobile device passcode verification ("passcode").

The username, password, passcode, and answers to your challenge questions that you select are for your security purposes and should not be disclosed to third parties. You are responsible for maintaining the confidentiality of your username, password, and mobile passcode. To keep your password/passcode secret, please follow these simple rules: (1) Memorize it; (2) Do not keep a written record of your password; (3) If you must write your password/passcode down, do so in a way that it will not be recognized as password/passcode, and do not write them on or near computer in your home or office; (4) Don't share or let anyone use your password/passcode.

You agree that the use of your username, password, passcode, and/or challenge questions will have the same effect as your signature authorizing transactions. CFCU shall be entitled to rely on the authority of any person who accesses your Online Banking using valid online credentials, including such persons who may not be signers on your account.

C. Authorized Users

If you authorize another person to access your accounts through CFCU Online and provide that person with your username and password or mobile device passcode, you are authorizing that person to use CFCU Online to review all of your account information and make account transactions, including transactions initiated through Bill Pay, Account Alerts, and External Account Transfer services, regardless of any limits to which you and the authorized user have agreed. You are responsible for any transactions that person makes. CFCU is not subject to agreements between you and other people limiting their use of your CFCU Online access.

If you authorize anyone to use your account in CFCU Online in any manner, that authority will be considered unlimited in amount and manner until you specifically revoke such authority by notifying CFCU and changing your username, passwords, and challenge questions immediately. You remain liable for any use of your username and password/passcode that occurs before you tell CFCU to cancel them, AND change them in the Online Banking systems.

SERVICES

A. Bill Pay Services

Through CFCU Online, you may also enroll in Bill Payment Services (Bill Pay), which you may use to make payments to merchants, institutions, or individuals. We reserve the right to not allow the designation of a particular merchant or institution. Your use of Bill Payment Services is governed by the terms and conditions of the Bill Pay Agreement as well as this agreement and the Account Disclosure and Agreement.

B. Internal Transfers

You may make funds transfers between your accounts or to other Member accounts at CFCU. Additionally, you may transfer funds for loan payments on loans listed on your account except mortgage or credit card loans. Transfers may be established for a one-time transfer or scheduled as recurring transfers. Internal transfers may not be used to pay off mortgage loans—please contact CFCU for mortgage pay off instructions. You understand that this authorization could be terminated by CFCU if, on the date that the transfer is to take place, there are not sufficient funds in the account you have specified as the “transfer from” account. In order to transfer funds to another Member, that Member must provide you with their account number. You may use this information along with the Member’s name to transfer funds.

Scheduled Transfers - Deposits:

Recurring transfers scheduled by you will continue until either you instruct CFCU to cancel the transfer or the authorization is terminated by CFCU. Transfers will occur for partial amount if full amount is not available.

Scheduled Transfers - Loan Payments

Provided you have sufficient available funds, transfers will take place on the date you specified as follows:

- **Scheduled One Time Payment:** The transfer amount will be the amount you specified. Transfers will not occur if the full amount is not available.
- **Recurring Loan Payment:** The transfer amount will be the amount you specified. Transfers will occur for a partial amount if the full amount is not available.

- **Recurring Line of Credit Payment:** The transfer amount will be the amount you specified or your loan payment amount as provided for in the loan agreement, whichever is greater. Transfers will occur for a partial amount if the full amount is not available.

If you select recurring transfer, transfers will continue until the loan is paid in full or you cancel the automatic payment. It is your responsibility to see that all payments are made according to the loan agreement. Scheduled transfers may be used for your regularly scheduled payments or principle only payments. If a payment is due, you must make your regularly scheduled payment before making a principal only payment. You understand that automatic transfers are offered as a courtesy and CFCU reserves the right to cancel the service if you do not have sufficient available funds to complete the transfer.

Individual Retirement Accounts

You may use internal transfers to make contributions to your Individual Retirement Accounts (IRA).

You understand you are responsible for ensuring that IRA contributions do not exceed contribution limits established by the IRS.

C. External Transfers - Personal Accounts Only

With External Transfers, you may transfer funds between your CFCU accounts and your accounts at other financial institutions via the Automated Clearing House ("ACH") as permitted under by law and each financial institution. All transactions are limited to available funds in your accounts. External Transfers may be used for:

- Transfers from your CFCU account to your account at another institution
- Transfers from your account at other institutions to your CFCU account
- Loan payments from another institution to your CFCU loans (with the exception of First Mortgages and Visa Credit Cards)

External transfers cannot be used to transfer funds from an CFCU account to another CFCU account or loan. Instead, Internal Transfers should be used should be used to make loan payments on loans listed under your account at CFCU.

CFCU may send email communications regarding your transactions at our discretion.

Eligibility:

To be eligible for External Transfers, you must be at least eighteen (18) years old, have an account open at CFCU for thirty (30) calendar days or more, be an CFCU Member in good standing, and be an owner of the account at the other institution. Businesses are not eligible to use External Transfers. CFCU reserves the right to revoke this service if, at any time, you no longer met these eligibility qualifications.

Account Validation

You authorize us to validate the accounts through the use of a test transfer, in which two transactions will be credited to the account.

Once the test transfer is complete we may ask you to access your account at the other financial institution to tell us the amount of the test credits or any additional information reported by your bank with this test transfer. We may also verify accounts by requiring you to submit proof of ownership of the account. If you do not provide validation of the account, you will not be permitted to access the account using External Transfers.

Accounts

By using External Transfers, you represent and warrant to us that you have the right to authorize and permit us to access your accounts to affect such funds transfers or for any other purpose authorized by this Agreement, and you assure us that by disclosing and authorizing us to use such information you are not violating any third party rights. You warrant and represent that the information you are providing us with is true, current, correct and complete. You hereby authorize and permit CFCU to use information submitted by you to accomplish these purposes.

For as long as you are using External Transfers, you give to CFCU a limited power of attorney and appoint CFCU as your true and lawful attorney-in-fact and agent, with full power of substitution and re-substitution, for you and in your name, place and stead, in any and all capacities, to access the accounts, effect funds transfers as described above, with full power and authority to do and perform each and every act and thing requisite and necessary to be done in connection with effecting funds transfers, including verifying the content and authenticity of any funds transfer instruction for the purposes of security procedures applicable to accounts, as fully to all intents and purposes as you might or could in person. Once CFCU has actual knowledge you wish to cease using External Transfers as provided in this Agreement or as otherwise permitted in this Agreement and has a reasonable opportunity to act on such knowledge, this limited power of attorney is automatically revoked; provided, however, any act done by CFCU in good faith before it has actual knowledge of termination by you and has a reasonable opportunity to act on such knowledge shall be deemed to be authorized by you.

You understand and agree that at all times your relationship with each account provider is independent of CFCU and your use of External Transfers. CFCU will not be responsible for any acts or omissions by the financial institution or other provider of any account, including without limitation any modification, interruption or discontinuance of any account by such provider.

You acknowledge and agree that when CFCU is affecting a funds transfer from or to any of your accounts, CFCU is acting as your agent, and not as the agent or on behalf of any third party. You agree CFCU, its affiliates, service providers and partners shall be entitled to rely on the foregoing authorization, agency and power of attorney granted by you.

You agree we shall not be liable for any costs, fees, losses or damages of any kind incurred as a result of (1) our access to the accounts; (2) our debit and/or credit or inability to debit and/or credit the accounts in accordance with your funds transfer instructions; (3) any inaccuracy, incompleteness or misinformation contained in the information retrieved from the accounts; (4) any charges imposed by any provider of accounts and (5) any funds transfer limitations set by the financial institutions or other providers of the accounts.

Not all types of accounts are eligible for funds transfer. Be sure to check with your financial institution for restrictions regarding transfers among your retirement (401k, IRA, etc.), savings, investment, trusts, loans, custodial, business, corporate and other account types. We are not responsible for any costs or losses incurred from fund transfers that are not permitted under such restrictions by the provider of your account or those imposed by applicable law.

Transfer Types and Limitations

External Transfers will be processed on business days. Our business days are Monday through Friday. Weekends and Federal Holidays are not included. Transfers requested after 10:00 PM or on a non-business day will be considered received on the following business day. The date the debit is estimated to take place is known as the "transfer date". When establishing a transfer, External Transfers will display the earliest estimated transfer date available. Following the debit, the transfer will take approximately 3-4 business days to complete.

You may set up transfers that will occur one time only ("One time transfer") or will continue on a monthly basis for a set date and set dollar amount ("recurring transfer"). Recurring transfers will continue on a scheduled basis until you request CFCU to cancel the transfer.

Please ensure that you have sufficient funds to affect any funds transfers from your accounts. We may at any time decline to affect any funds transfer that we believe may violate applicable law.

We may limit the number of funds transfers you may make; however, you may not make funds transfers in excess of the number of funds transfers allowed by the rules governing the applicable accounts. External Transfers are limited by dollar amount as a daily. The amount of your limit is established at our sole discretion and will be disclosed to you at the time of your transfer. We may from time to time for security and risk management reasons modify the limit, the frequency and the dollar amount of transfers you can make using External Transfers. Without limiting the foregoing, in the event that your use of External Transfers has been suspended and reinstated as provided herein, you understand and agree that your use of External Transfers thereafter may be subject to lower dollar amount limitations than would otherwise be permitted by us.

Additionally, all funds transfers are also subject to the rules and regulations governing the relevant accounts. You agree not to effect any funds transfers from or to an account that are not allowed under US law and the rules or regulations applicable to such accounts including, without limitation, rules or regulations designed to prevent the transfer of funds in violation of OFAC regulations.

We reserve the right to decline to affect any funds transfer, to submit funds transfer instructions or orders or to carry out change or cancellation requests.

Loan Payments:

You may use External Transfers to transfer funds from another institution to make payments to your loans at CFCU with the exception of CFCU Visa Credit Cards and CFCU First Mortgages. Because recurring transfers set up through External Transfers are done in fixed amounts, CFCU does not recommend establishing recurring transfers to loans with fluctuating payment amounts such as Home Equity Lines of Credit or Personal Lines of Credit, as it could lead to overpaying or underpaying your loan. You are responsible for canceling recurring transfers after a loan is paid in full. If you do not cancel a recurring transfer after a loan is paid in full, CFCU will deposit the transfer amount into your savings account.

CFCU reserves the right to cancel External Transfers at any time for any reason.

Authorization

You authorize us to select any means we deem suitable to provide your funds transfer instructions to the applicable financial institution. These choices include banking channels, electronic means, funds transfer systems, mail, courier, or telecommunications services, intermediary banks and other organizations. You agree to be bound by the rules and regulations that govern the applicable funds transfer systems including Automated Clearing House as published by the National Automated Clearinghouse Association (NACHA). We shall make all reasonable efforts to ensure that your transfer requests are processed on time; however, we reserve the right to hold funds beyond the normal period and if any interest is earned it will be the property of CFCU.

Once your account has been debited, CFCU receives the funds, and we are reasonably certain the debit will not be returned (in most cases this is between 3-4 days), CFCU will credit your account. If the debit side fails or is returned for any reason and the credit side has been released and cannot be collected, you authorize CFCU to collect from the account to which the credit side of the funds transfer was sent. We reserve the right to resubmit a debit or reverse a transfer in the event of an insufficient or uncollected funds return and if we cannot collect the amount credited. To effect this collection, you understand and authorize us to debit the credited account or the debited account in the same dollar amount as the original funds transfer. There may be a fee associated with such collection imposed by the financial institution holding the account.

In the event a debit to any of your accounts, or any portion of any such debit, has failed and the credit side of such transaction has been released and cannot be collected, and we are unable to collect either the debited or the credited account as set forth above, we reserve the right, and you hereby authorize us, to debit any of your other accounts to the extent necessary to offset any resulting deficiency. We do not undertake to notify you in such event, other than by posting any such transfer or transfers to the applicable account in accordance with this Agreement (see "Documentation," below).

You understand and agree that in the event we are unable to execute your funds transfer request utilizing the ACH, we may utilize other established payment mechanisms in order to complete your funds transfer instructions, such as wire transfer or check.

Documentation

You may access a history of all funds transfers through your transaction history displayed on CFCU Online or on your accounts statement. If a funds transfer could not be completed, CFCU upon learning the funds transfer has failed, may make a reasonable effort to complete the transfer again. If the funds transfer fails a second time, the transfer will not be processed and you will be responsible for contacting your financial institution or other provider of the relevant account to learn more about the failure.

Your Responsibility for Errors

You understand we must rely on the information provided by you and you authorize us to act on any instruction which has been or reasonably appears to have been sent by you, to submit funds transfer instructions on your behalf. You understand that financial institutions receiving the funds transfer instructions may rely on such information. We are not obliged to take any further steps to confirm or authenticate such instructions and will act on them without getting further confirmation. You understand that if you provide us with incorrect information or if there is any error in your instruction we will make all reasonable efforts to reverse or delete such instructions, but you accept full responsibility for losses resulting from any of your errors, duplication, ambiguities or fraud in the information that you provide. You agree not to impersonate any person or use a name that you are not authorized to use. If any information you provide is untrue, inaccurate, not current or incomplete, without limiting other remedies, CFCU reserves the right to recover from you any costs or losses incurred as a direct or indirect result of the inaccurate or incomplete information.

In case of errors or questions about your funds transfers, contact CFCU immediately. Please see the "HOW TO CONTACT US" section at the end of this disclosure.

We are not responsible for errors, delays and other problems caused by or resulting from the action or inaction of financial institutions holding the account. Although we will try to assist you in resolving any such problems, you understand that any such errors, delays or other problems are the responsibility of the relevant financial institution. Any rights you may have against a financial institution for such errors, delays or other problems are subject to the terms of the agreements you have with such financial institution, including any time limits during which complaints must be made.

Security Procedures

You understand that the financial institution at which an account is maintained may contact us to verify the content and authority of funds transfer instructions and any changes to those instructions. You understand that, as your agent, we may provide to such financial institution such information as may be required to verify the instructions and may constitute a valid security procedure under the rules governing such account.

You agree to allow us to authorize any financial institution at which you have an account to accept funds and transfer instructions in accordance with any authorization procedures as may be agreed from time to time between you and such financial institution, or between us, on your behalf, and such financial institution, without verifying the instructions under the established security procedures, regardless of whether such security procedures were agreed by you directly or by us on your behalf. In addition you agree we may authorize such financial institutions to charge and debit your accounts based solely on these communications.

Account Number Policy

If funds transfer instructions identify an account holder by name and account number, the relevant financial institution may execute those instructions by reference to the number only, even if the number does not correspond to the name. You understand that such financial institutions may not investigate discrepancies between names and numbers. In addition, you agree we have no responsibility to investigate discrepancies between names and numbers.

Our Liability

If we do not provide a funds transfer instruction on time, if we cause an incorrect amount to be removed from an account or if we cause funds from an account to be transferred to any account other than the account specified in the applicable funds transfer instruction, we shall be responsible for returning the improperly transferred funds and/or for directing any misdirected funds to the proper account. CFCU is not responsible or liable if your financial institution's system fails and we are unable to complete the transfer. Except as otherwise required by law, CFCU shall in no other event be liable for any losses and damages other than those arising from gross negligence or willful misconduct on our part or if we breach a representation or warranty of CFCU hereunder.

You agree your transfer instructions constitute authorization for us to complete the transfer. You represent and warrant to us that you have enough money in the applicable accounts to make any funds transfer you request that we make on your behalf through External Transfers. You understand and agree we are not liable under any circumstances for any losses or damages if, through no fault of ours, you do not have enough money to make the funds transfer and the

funds transfer is not completed or is later reversed or if your financial institution does not permit the transfer or the funds transfer would exceed the credit limit on any applicable overdraft line.

You also understand and agree that we are not responsible for any losses or damages if circumstances beyond our control (such as fire or flood) prevent us from making a funds transfer or if CFCU's website was not working properly and you knew about the issue when you started the funds transfer.

Limitation of Warranty and Liability

Except as described in this Agreement or pursuant to applicable law, we will not be liable for any direct, indirect, incidental, special, consequential or punitive damages of any kind resulting from the use of or the inability to use External Transfers, any inaccuracy of any information or amount retrieved by us from the accounts, any breach of security caused by a third party, any transactions entered into based on External Transfers, any loss of, unauthorized access to or alteration of a user's transmissions or data or for the cost of procurement of substitute goods and services, including but not limited to damages for loss of profits, use, data or other intangibles, even if we had been advised of the possibility of such damages.

D. Account Alerts

The Account Alerts Service is a personal financial information alert service that allows you to receive information about your account including, but not limited to, information related to account balance changes, checks cleared, debit card purchases and electronic deposits or withdrawal notifications. You may elect to have alerts sent to you either by email or text to your mobile device. When you access CFCU Online, you can initiate alerts by clicking on the "Account Alerts" link. You may set up, change or delete alerts at any time. You agree and understand this service may not be accessible or may have limited utility over some Internet or mobile networks, such as while roaming. The alerts you authorize are only available through Online Banking. When you create alerts, they are linked only to the account under which they were created through Online Banking. Balances shown on alerts reflect balance information at the time the alert was initiated by CFCU and may no longer be accurate at the time you review it. Additionally, balances on alerts may not reflect funds on hold, which may affect your available balance.

Limitations on Services

Although the Account Alerts Service is designed to give you timely notice of specific events, it may not always provide immediate notice. You may encounter errors, interruptions, delays or failures in the receipt of your alerts, which may or may not be out of the control of CFCU, such as technical difficulties experienced by your Internet Service Provider or wireless communications carrier. Furthermore, some mobile devices or certain other devices may omit a portion of the alert.

CFCU will not be liable to you for any losses caused by your failure to properly use or respond to alerts that are sent. We assume no responsibility for the timeliness, reliability, deletion, or misdelivery of any alerts we may send you. You agree that we will not be liable for any delays in the content, or for any actions you take in reliance thereon. If you need current account information you agree to contact us directly.

Security

If you use this service, you will receive alerts sent to the source you specified when the alert was established. Please be aware that information transmitted via email and text messages may not be secure and CFCU cannot guarantee the security of any information transmitted over a mobile device or to an email address.

Changes or Cancellation

You may cancel your participation in this service at any time by deleting any scheduled alerts set up through Online Banking. If you need assistance in cancelling any alerts you may contact CFCU directly using the "HOW TO CONTACT US" section at the end of this Agreement. We reserve the right to change or cancel the Account Alerts Service at any time without notice.

E. Account Aggregation

Aggregation of CFCU Accounts

You may request to aggregate your CFCU accounts in CFCU Online in order to view and access additional CFCU accounts of which you are an owner, trustee, or custodian. You warrant and represent that you are authorized to access accounts and loans displayed in CFCU Online when you supply your username and password. If you are no longer authorized to access such accounts, you are responsible for immediately notifying CFCU to have the account removed from your access. If you perform any transactions on accounts on accounts you are not authorized to access, you will be solely responsible for returning all funds to CFCU. If you fail to return funds to CFCU, you agree that CFCU may debit any account you have with CFCU unless otherwise prohibited by law, see "Our Right of Offset and Statutory Lien on Shares" section in your Account Disclosure and Agreement.

Aggregation of Other Institution Accounts

If CFCU makes the service available, you may choose to aggregate accounts you own at other institutions through CFCU Online, which will allow you to view balances and history. This option is purely a courtesy by CFCU to provide added convenience. You understand and agree that CFCU is in no way responsible for the management, maintenance, or accuracy of your accounts at other institutions. If you have questions about accounts at another institution or believe there is an error on such an account, you must contact that institution for assistance. You further understand that any other institution account aggregated through CFCU Online will be viewable to any other joint owners of your CFCU account as well as any authorized user of your CFCU Online account. If you do not wish other joint owners or authorized users to have such access, you should not aggregate your accounts.

F. Mobile Deposit Access displayed

Your Mobile Deposit Access amount is the amount of your day's deposit that will generally be made immediately available to you. For your convenience, this Mobile Deposit Access applies to deposits in-branch or at our ATMs.

Deposit amounts that exceed this limit may be placed on hold. Your Mobile Deposit Access limit is based on account history and may change at any time. All deposits are subject to CFCU's Funds Availability Policy.

G. Overdraft limits displayed

You may view your available Courtesy Pay limit. The amount of the limit displayed will depend on the services you are eligible for and have enrolled into. If your account is not in good standing or you have not made regular deposits to your account, we typically will not pay an overdraft. We will generally pay overdrafts up to the limit disclosed to you as long as you are in good standing, which means your account is not continuously negative for more than 20 days, does not have a delinquent loan for 10 days, and you make regular deposits consistent with your past practices. When you use Courtesy Pay, you will be charged a \$26 non-sufficient fund (NSF) fee. NSF Fees will count towards your Courtesy Pay Limit.

Based on your relationship with CFCU, our Courtesy Pay program may cover your checks, automatic bill payments (including automated and recurring debit transactions) and, if you choose, everyday debit card transactions. We provide this service in anticipation that you will make a deposit immediately to bring your account to a positive balance and pay any applicable fees, and no later than within 20 days. CFCU Offers Courtesy Pay as a Member Service and is under no obligation to pay items when your account has insufficient funds, even if previous overdraft transactions have been paid by us. If you would like to change your status please go to Courtesy Pay in Online Banking under the "Accounts Tab" and click on the link that states "Do you want to change your OPA decision status," or see the "HOW TO CONTACT US" section at the end of this disclosure.

H. Overdraft Protection Transfer

You may use CFCU Online to designate accounts and/or a pre-existing Line of Credit as a source for an overdraft protection transfers to your checking account. Accounts and loans eligible to be used as sources of overdraft protection are: savings accounts, money market accounts, and personal lines of credit. Overdraft protection transfers will occur in the order you designate and are subject to the terms and conditions of your Account Disclosure and Agreement.

I. Opening Sub-Accounts:

You may use CFCU Online to create additional sub-accounts and you may select personalized names for your sub-accounts. Any sub-accounts you establish in Online Banking are subject to the terms of your Truth in Savings Disclosure and the Account Disclosure and Agreement.

USE OF CFCU ONLINE

A. Fees

We reserve the right to charge fees for services offered through CFCU Online. See CFCU's Cost Recovery Schedule for a current list of fees. If you choose to proceed with the transaction, you authorize CFCU to debit your account in the amount indicated. You understand and agree that you are responsible for paying all fees associated with the use of CFCU Online Services.

From time to time, CFCU's services fees may be changed. We will notify you of any changes as required by law.

B. Account Information

The account balance and transaction history information may be limited to recent account information involving your accounts. Also, the availability of funds for transfer or withdrawal may be limited due to the processing time for any ATM deposit transactions, Visa® debit card transactions, and our Funds Availability Policy.

C. Messages

CFCU may not immediately receive email communications that you send and CFCU will not take action based on email requests until CFCU actually receives your message and has a reasonable opportunity to act. If you need to contact the CFCU immediately regarding an unauthorized transaction or stop payment request, you may call the CFCU at the telephone number listed in the "HOW TO CONTACT US" section at the end of this Disclosure.

D. Suspension and Reinstatement of Service

You agree we may immediately terminate this agreement and your use of CFCU Online and all related services without prior notice if any of the following occur: (a) you (or any authorized user) breach this or any other agreement between us; (2) we have reason to believe that there has been or may be an unauthorized access to your account; (3) you request us to do so.

E. Change of Terms

CFCU reserves the right to change the Terms under which CFCU Online is offered at its sole discretion at any time; however, CFCU will notify you of any material change to the Terms. In most cases, you will receive the notice online the next time you log in; however, CFCU reserves the right to notify you by email or by conventional mail, at its discretion. You agree that if you continue to use CFCU after we notify you of any change, you thereby accept the changes to the Terms and agree to be bound by this Agreement, as amended. If you do not accept and agree to the changes to the Terms, you will not be eligible to use CFCU Online. You can review, download and print the most current version of this Agreement at any time by clicking on "Documents." If you do not agree to the changes, or if at any time you wish to discontinue your use of CFCU Online, contact CFCU directly using the "HOW TO CONTACT US" section at the end of this Agreement.

F. Account Information Disclosure

We will maintain the confidentiality and privacy of your account information in accordance with our privacy policy as stated on our website. However, we may disclose information to third parties about your account or the transfers you make in the following situations:

- As necessary to complete transfers.
- To verify the existence of sufficient funds to cover specific transactions upon the authorized request of a third party merchant.

- To comply with government agency or court orders.
- If you give us your express permission.

G. Limitation of Liability for Failure for Online Banking Services.

CFCU Online and all services offered through CFCU Online are generally available 24 hours a day, seven (7) days a week, although the system may be down from time to time for maintenance.

If we do not complete a transaction on your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. Our sole responsibility for an error in a transaction will be to correct the error. You agree that neither we shall be responsible for any loss, property damage or loss, whether caused by the equipment, software, CFCU, or by Internet access providers, online service providers or by an agent or subcontractor of any of the foregoing. CFCU or any service providers we use to offer CFCU Online will not be responsible for any direct, indirect, special or consequential economic or other damages arising in any way out of the installation, download, use, or maintenance of the equipment, software, CFCU Online, Internet browser, or access software. In states that do not allow the exclusion or limitation of such damages, our liability is limited to the extent permitted by applicable law. CFCU will not be liable for the following:

- If, through no fault of ours, you do not have enough money in your account to make a transaction, your account is inactive, or the transaction would go over the credit limit on your line of credit, if applicable.
- If you used the wrong username and password or you have not properly followed any applicable computer, or CFCU user instructions for making transfer and bill payment transactions.
- If your computer fails or malfunctions or CFCU Online was not properly working and such problem should have been apparent when you attempted such transaction.
- If circumstances beyond your control (e.g., fire, flood, telecommunication outages or strikes, equipment or power failure) prevent making the transaction.
- If the funds in your account are subject to an administrative hold, legal process, or other claim.
- If you have not given the CFCU complete, correct, and current instructions so CFCU can process a transfer.
- There may be other exceptions stated in either this agreement or the Credit Union's Account Disclosure and Agreement.

H. Regulation D

CFCU Online transfers and check withdrawals out of your Savings and Money Market accounts are limited by Federal Regulation D to six (6) per month. This limitation includes any withdrawals from a Savings or Money Market account made by via Internal Transfer, External Transfer, or Bill Payment.

I. Your Liability for Unauthorized Use - Business Accounts and other Non-Personal Accounts only

You are liable for any unauthorized activity on your account unless the unauthorized activity is the result of CFCU's negligence or misconduct. Tell us at once if you believe anyone has accessed your accounts without your authority. Telephoning us is the best way of keeping your possible losses down. If you believe your username and/or password has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, contact us immediately. Please refer to the "HOW TO CONTACT US" section at the end of this Disclosure for how to notify us.

The Electronic Funds Transfer (EFT) Act and its implementing regulation Federal Reserve Regulation E, and hence the error resolution and liability protections applicable to consumers which may be listed on with any periodic statements or other documents you receive from us, do not apply to accounts maintained for business purposes. Please see the Unauthorized Activity; Error Resolution Section in your Account Disclosure and Agreement for more information.

J. Preauthorized Payments -- Right to Stop Payment and Procedure for Doing So:

If you have told us in advance to make regular payments (preauthorized payments) from your account, you can stop any of these payments. We must receive your request to stop a preauthorized payment at least 3 business days before

the payment is scheduled to be made. (Please refer to the "HOW TO CONTACT US" section at the end of this Disclosure for contact information). If you make your request over the phone, we may also require you to put your request in writing and send it to us within 14 days after your call. You may not place a stop payment on an Internal Transfer. If you have requested an External Transfer and it has not yet been processed, you may delete the request in CFCU Online. However, if your requested transfer is in progress, you may not cancel or stop pay the request.

If you order us to stop a preauthorized payment 3 business days or more before the transfer is scheduled and we do not do so, we will be liable for your losses or damages.

Notice of Varying Amounts:

If you set up regular payments to another person or company and those payments vary in amount, the person or company you are paying will tell you how much the payment will be and when it will be charged. This will occur at least 10 days before the payment,

K. Security Encryption

CFCU Online uses the Secure Socket Layer (SSL) encryption technology for everything you do while using CFCU Online. Your browser automatically activates this technology when it attempts to connect to CFCU Online. CFCU Online requires a browser that supports minimum 128-bit encryption and will warn you if your browser does not meet this requirement.

Whenever SSL is securing your communications, the browser will typically indicate this secure session by changing the appearance of a small icon of a padlock at the bottom of the screen from "open" to "locked." What this means to you is that your communications are scrambled from your browser to our servers at all times so no unauthorized party can read the information as it is carried over the Internet.

Certificate Authority

The servers hosting CFCU Online have been certified by a Certificate Authority to assure you that you are actually connecting to CFCU Online and not someone pretending to be us. If you are using an older browser, you will see that the Certificate Authorities key may have expired; you will need to update your browser. Instructions for upgrading your browser are located on the Browser SSL Update link, which is located on the Service login page. By clicking on the lock within the Service, you can view the certificate to ensure it is valid.

Cookies

During your use of CFCU Online, our Internet banking Service Provider will pass an encrypted cookie to your computer in order to identify your computer during the session. This cookie enables us to process multiple transactions during the session without having to provide an Access ID and Passcode for each individual transaction. Users must accept this cookie to use the Service. This cookie does not contain any personal information; it simply provides another level of security for our Internet banking product. The cookie is stored on your computer's hard drive, identifying your computer while you are logged on. When you log off, close your browser, or turn off your machine, the cookie will be discarded. A new cookie is used for each session; unless you indicate that this is a computer you use regularly and should not be challenged by selecting "remember computer". It is your responsibility to ensure cookies are not saved on public computers by not selecting "remember computer" or by deleting cookies prior to leaving the computer.

Additional Security Guidelines:

- All authorized users should sign off after every CFCU Online session; however, online sessions will automatically end after fifteen (15) minutes of inactivity. This is to protect you in case you accidentally leave your computer unattended after you log in.
- The security of public computers (e.g., in a library, or Internet café) cannot be assured; therefore we recommend that you refrain from accessing CFCU Online on a public computer.
- Routinely scan your computer, servers, and electronic media using a reliable virus detection product. Undetected or unrepaired viruses may corrupt and destroy your programs, files, and even your hardware. Additionally, you may unintentionally transmit a virus to other computers.

- Use a firewall product (hardware and/or software), especially if you have a broadband Internet connection such as DSL or cable modem.
- Periodically update your computer operating system and browser for critical security related patches. We recommend use of the most current, fully patched, versions of Internet browsers for accessing CFCU Online.

L. Email Addresses from Minors

You may use CFCU Online to provide CFCU with your email address. Any email address provided cannot belong to account holders that are under the age of 13. If an account holder is under the age of 13, you agree to only provide email addresses belonging to adults over the age of 18 that are joint owners of the account.

M. Telephone Consumer Protection Act Express Consent

You hereby give your express consent to CFCU and its successors and assigns, and to any third party acting on behalf of any of them to contact you regarding your accounts and/or any other business relationship you have now or at any time in the future with CFCU. This includes your consent for CFCU to contact you by telephone or text message at any telephone number or numbers you provide to CFCU now or later for any purpose or that CFCU obtains from any other source, all including (but not limited to) any telephone number assigned to a cellular telephone service or any other service for which you are charged for the call. This consent applies even if CFCU uses an automatic telephone dialing system or an artificial or prerecorded voice to make the call or send the message. (You promise you will tell CFCU in writing if any telephone number you provide to CFCU is assigned to a cellular telephone service or to any other service for which anyone may be charged for the call. You also promise to tell CFCU in writing if you are not the person who subscribes to the related telephone service or if you are not the most common user of any such telephone number.)

N. Arbitration and Waiver of Class Action and Jury Trial

Please read this provision carefully. It affects your rights and may have a substantial impact on how legal claims you and we have against each other are resolved if you do not opt-out as permitted below.

Arbitration

To the extent permitted by the Federal Arbitration Act (the "FAA") and any other applicable federal law, binding arbitration may be elected by either party with respect to any past, present or future claim or controversy arising out of or relating to this Agreement and/or a Credit Union account, even if that party has already initiated a lawsuit with respect to a different claim. Arbitration is elected by giving a written demand for arbitration to the other party, by filing a motion to compel arbitration in court, or by initiating arbitration against the other party. You and we agree, upon such written demand, motion or initiation, to submit to, and that such claim shall be settled by, binding arbitration.

The arbitration will be subject to the Rules of the American Arbitration Association ("AAA") in effect at the time the arbitration is initiated, or such similar rules as may be adopted by AAA. Neither party will demand the arbitration of an action filed in small claims court, or its state's equivalent court, for any claim or dispute within the scope of the small claims court's jurisdiction. But if a claim is transferred, removed or appealed to a different court, such claim shall be subject to arbitration.

This arbitration provision shall be interpreted and enforced in accordance with the FAA by a single arbitrator appointed by the AAA. The arbitrator shall be an attorney or retired judge with experience and knowledge regarding financial institutions and transactions.

We will advance and/or pay, as applicable, the fees and costs of the arbitration pursuant to this Agreement (i) if applicable law requires us to, (ii) if you prevail in the arbitration, or (iii) if we must advance such fees and costs in order for this arbitration provision to be enforced, subject to the arbitrator's award, if any, of arbitration fees and costs to the prevailing party.

In each case, each party will pay for its own attorney fees and costs, if any, for prosecuting and defending claims, except that the arbitrator may award the prevailing party all its attorney fees and costs, including expert witness fees.

Arbitration hearings will be held in a location reasonably convenient to your residence, or at another location if mutually agreed. Any issue concerning whether or the extent to which a dispute or claim is subject to arbitration,

including issues relating to the validity or enforceability of these arbitration provisions, shall be determined by the arbitrator. Only a court, and not an arbitrator, however, shall determine the validity and effect of the class action and jury trial waivers below. All statutes of limitations or other defenses relating to the timeliness of the assertion of a dispute or claim that otherwise would be applicable to an action brought in a court of law must be followed by the arbitrator, and the commencement of an arbitration under this Agreement shall be deemed the commencement of an action for such purposes. The arbitrator's decision shall be final and binding and may be entered in any state or federal court having jurisdiction. The arbitrator may award any remedy provided by the substantive law that would apply if the action were pending in court. For more details, check the American Arbitration Association's website, www.adr.org, OR call the American Arbitration Association's Customer Service telephone number at (800) 778-7879.

Waiver of Class Action and Jury Trial

WE EACH AGREE THAT ANY AND ALL DISPUTES, WHETHER SUBMITTED TO ARBITRATION OR DECIDED BY A COURT, MUST BE BROUGHT IN THE PARTY'S INDIVIDUAL CAPACITY AND NOT AS A CLASS ACTION PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE PROCEEDING. YOU AGREE TO WAIVE THE RIGHT TO PARTICIPATE IN A CLASS ACTION OR LITIGATE ON A CLASS-WIDE BASIS. YOU AGREE THAT YOU HAVE EXPRESSLY AND KNOWINGLY WAIVED THESE RIGHTS. YOU AND THE CREDIT UNION HEREBY VOLUNTARILY AND KNOWINGLY WAIVE THE RIGHT TO TRIAL BY JURY OF ALL DISPUTES, CONTROVERSIES AND CLAIMS BY, BETWEEN OR AGAINST EITHER YOU OR THE CREDIT UNION WHETHER THE DISPUTE, CONTROVERSY OR CLAIM IS SUBMITTED TO ARBITRATION OR IS DECIDED BY A COURT, TO THE FULLEST EXTENT ALLOWED BY LAW.

Your Right to Opt Out; Arbitration and Waiver of Class Action and Jury Trial

IF YOU DO NOT WANT THIS ARBITRATION AND WAIVER OF CLASS ACTION AND JURY TRIAL PROVISION TO APPLY, YOU MAY OPT-OUT BY SENDING A WRITTEN REQUEST TO THE CREDIT UNION POSTMARKED WITHIN SIXTY (60) DAYS OF YOUR RECEIPT OF THIS AGREEMENT. THE OPT-OUT MUST INCLUDE YOUR FULL NAME, ADDRESS, TELEPHONE NUMBER, ACCOUNT NUMBER AND PERSONAL SIGNATURE, AND MUST BE MAILED TO COMMUNITY FIRST CREDIT UNION, PO BOX 6104, SANTA ROSA, CA 95406. OPTING OUT WILL NOT TERMINATE THIS AGREEMENT OR AFFECT ANY OTHER RIGHTS AND OBLIGATIONS YOU OR THE CREDIT UNION HAVE UNDER THIS AGREEMENT.

This arbitration provision does not preclude you from bringing issues regarding your accounts to the attention of any federal, state or local agency or entity. Such agency or entity may be able to seek relief on your behalf.

Nothing in this arbitration provision shall limit your or our right, whether before, during, or after the pendency of any arbitration proceeding, to exercise any self-help remedies, such as set-off or repossession and sale of collateral, or to obtain provisional remedies (including but not limited to, injunctive relief or interpleader relief). The exercise of such rights will not constitute a waiver of the right to submit any dispute to arbitration.

This Arbitration and Waiver of Class Action and Jury Trial provision shall survive your death, the closing of any of your accounts, the termination of any of your business or transaction(s) with us, and any bankruptcy filing to the extent consistent with applicable bankruptcy law, and shall also survive as to any claim within the scope of this Agreement.

If any term or provision of this Arbitration and Waiver of Class Action and Jury Trial provision is held to be invalid or unenforceable, the remaining provisions shall be enforced without regard to the invalid or unenforceable term or provision.

O. Miscellaneous

You agree that our rights and remedies arising out of any breach of your representations and warranties in this Agreement, the limitations on our liability and our rights to indemnification under this Agreement are continuing and shall survive the termination of this Agreement, notwithstanding the lack of any specific reference to such survivability in these provisions. CFCU's failure to enforce the strict performance of any provision of this Agreement will not constitute a waiver of CFCU's right to subsequently enforce such provision or any other provisions of this Agreement.

As a condition of using CFCU Online you warrant to us that you will not use any CFCU Online services for any purpose that is unlawful or is not permitted, expressly or implicitly, by the Terms of this Agreement or by any applicable law or regulation.

When you use your personal computer or wireless device to access accounts, you agree to the following:

- **Account Ownership/Accurate Information:** You represent that you are the legal owner of the accounts and other financial information that may be accessed via use of the CFCU Online. You represent and agree that all information that you may provide to us in connection with any one of the CFCU Online is accurate, current, and complete. You agree to not misrepresent your identity or your account information. You agree to keep your account information up to date and accurate.
- **Proprietary Rights:** You may not copy, reproduce, distribute, or create derivative works from the CFCU Online or our Website content. Further, you agree not to reverse engineer or reverse compile any technology relating to the CFCU Online, including, but not limited to, any software or other associated mobile phone applications.
- **User Conduct:** You agree not to use CFCU Online or the content or information delivered through the CFCU Online 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) 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); (c) be false, misleading, or inaccurate; (d) 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; (e) be defamatory, unlawfully threatening, or unlawfully harassing; (f) be perceived as illegal, offensive, or objectionable; (g) interfere with or disrupt computer networks connected to the CFCU Online; (h) interfere with or disrupt the use of the CFCU Online by any other user; or (j) use the CFCU Online in such a manner as to gain unauthorized entry or access to the computer systems of others.
- **No Commercial Use or Re-sale:** You agree that CFCU Online is for personal use only. You agree not to resell or make commercial use of the CFCU Online.

Exclusions of Warranties and Limitation of Damages

CFCU ONLINE AND RELATED DOCUMENTATION ARE PROVIDED "AS IS", "AS AVAILABLE" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESSED OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

NOTWITHSTANDING OUR EFFORTS TO ENSURE THAT CFCU ONLINE IS SECURE, WE CANNOT AND DO NOT WARRANT THAT ALL DATA TRANSFERS VIA CFCU ONLINE WILL BE FREE FROM MONITORING OR ACCESS BY OTHERS.

YOU ARE SOLELY RESPONSIBLE FOR THE MAINTENANCE, INSTALLATIONS, AND OPERATION OF YOUR COMPUTER. NEITHER THE CREDIT UNION NOR ITS SERVICE PROVIDERS SHALL BE RESPONSIBLE FOR ANY DELAYS, ERRORS, DELETIONS, OR FAILURES THAT OCCUR AS A RESULT OF ANY MALFUNCTION OF YOUR COMPUTER OR SOFTWARE.

THE FOREGOING SHALL CONSTITUTE COMMUNITY FIRST CREDIT UNION'S AND ITS SERVICE PROVIDER'S ENTIRE LIABILITY AND YOUR EXCLUSIVE REMEDY. IN NO EVENT SHALL COMMUNITY FIRST CREDIT UNION OR ITS SERVICE PROVIDERS BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, INCLUDING LOST PROFITS OR ATTORNEYS FEES (EVEN IF ADVISED OF THE POSSIBILITY THEREOF) ARISING IN ANY WAY OUT OF THE INSTALLATION, USE, OR MAINTENANCE OF THE EQUIPMENT, SOFTWARE, AND/OR YOUR USE OF THE SERVICE.

Assignment

You may not assign this Agreement to any other party. We may assign this Agreement at our sole discretion. We may also assign or delegate certain of our rights and responsibilities under this Agreement to independent contractors or other third parties.

No Waiver

CFCU and its service providers shall not be deemed to have waived any of our rights or remedies hereunder unless such waiver is in writing and signed by us. No delay or omission in exercising any rights or remedies shall operate as a waiver of such rights or remedies or any other rights or remedies. A waiver on any one occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

Indemnity

You agree to indemnify, defend, and hold the us harmless (by Counsel of our choosing) from and against any and all claims, actions, damages, liabilities, costs, and expenses, including reasonable attorneys' fees and expenses, arising out of your use of CFCU Online, any negligent or intentional action or inaction, and/or any breach of this Agreement. The parties agree that this paragraph shall survive the termination of this Agreement.

ELECTRONIC FUNDS TRANSFER AGREEMENT AND DISCLOSURE - PERSONAL ACCOUNTS ONLY

Electronic Funds Transfers (EFTs) are payments to, or withdrawals from, your accounts that are started electronically. This EFT Agreement applies to all EFT transactions you initiate through CFCU Online.

All EFTs are subject to the terms governing CFCU accounts you access electronically. By applying for, retaining and using CFCU Online you consent to the terms of this Agreement and Disclosure with regard to your use of EFT services.

This Agreement and Disclosure does not apply to wire transfers, and certain provisions do not apply to business and other non-personal accounts.

A. Business and Other Non-Personal Accounts

EFTs on Business Accounts are not subject to the Electronic Funds Transfer Act or its implementing regulation, Federal Reserve Regulation E. You are responsible for all electronic access to your Business Accounts, including unauthorized electronic access. Please monitor your accounts closely and immediately report to us any unauthorized or suspicious activity. See the section titled "Your Liability for Unauthorized Use - Business Accounts and other Non-Personal Accounts Only" in this agreement as well as your Account Disclosure and Agreement for more information.

B. Unauthorized Transactions - Personal Accounts Only

Your Liability for Unauthorized Use

Tell us AT ONCE if you believe that your CFCU Online username or password has been lost, stolen or otherwise made available to an unauthorized person, or that someone has transferred or may transfer money from your account without your permission. Please refer to the "HOW TO CONTACT US" section at the end of this Disclosure for how to notify us. Telephoning is the best way to keep losses down. You could lose all the money in your account, plus your maximum overdraft line of credit if you fail to promptly report unauthorized CFCU Online use.

If you believe your CFCU Online username or password has been lost or stolen or otherwise made available to an unauthorized person, and you tell us within two (2) business days after you learn of the loss or theft, you will have no liability for unauthorized transactions.

However, if you DO NOT tell us within two (2) business days after you learn of the loss or the theft of your CFCU Online username or password, and we can prove we could have stopped someone from using password without your permission, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days, if we can prove that we could have stopped someone from taking the money if you had told us in time. That means you could lose all the money in your account plus your maximum overdraft line of credit.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we may extend the time periods.

CFCU's Liability

If we do not properly complete an EFT transaction according to our Agreement with you, we will be liable for your direct losses or damages. However, there are some exceptions.

CFCU will not be liable in the following situations:

- If, through no fault of ours, your account does not contain enough money, or you don't have available credit, to make the transaction;
- If the equipment was not working properly and you knew about the breakdown when you started the transaction;
- If the money in your account is subject to legal process or other claim;
- If circumstances beyond our control such as fire, flood, electrical failure, or malfunction of the central data processing facility prevent the completion of the transaction despite our reasonable precautions; or there are other lawful exceptions established by CFCU and you are given proper advance notice of them.

In no event will CFCU be liable for consequential, indirect or exemplary costs or damages. Our liability is limited to the amount of the transaction.

CFCU will carry out instructions given to us electronically, including transactions initiated through CFCU Online. We will not incur liability for doing so in a reasonable manner. You agree to indemnify and save CFCU harmless from all costs, claims, damage, or liability that we sustain as a result of carrying out in a reasonable manner instructions received from you or any authorized user through CFCU Online or any other EFT service that is now available or becomes available in the future.

C. In Case Of Errors or Questions About Your Electronic Transfers - Personal Accounts Only

If you think that an electronic transfer shown on your statement is wrong, or if you need more information about a transfer, contact us at the telephone number or address listed under the "HOW TO CONTACT US" section at the end of this Disclosure. Please tell us all the information requested under the section entitled "WHAT TO TELL US IN CASE OF ANY ERROR OR INQUIRY" at the end of this Disclosure.

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days (twenty [20] business days for new accounts) after we hear from you and will correct any error promptly.

If we need more time, however, we may take up to forty-five (45) days (ninety [90] business days for transactions involving foreign countries or new accounts) to investigate your complaint or question. If we decide to do this, we will re-credit your account within ten (10) business days (twenty [20] business days for new accounts) for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. A "new account" is one open thirty (30) days or less.

If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not re-credit your account.

We will send you a written explanation of the results of our investigation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation. If we decide to reverse a provisional credit, we will notify you, and will pay any items that overdraw your account for five (5) business days after we send you this notice without imposing an overdraft fee, but only to the extent the overdrafts are equal to or less than the amount of the provisional credit we deducted from your account. If any item overdraws your account by more than the amount of the provisional credit, you will be charged an overdraft fee. You agree to immediately restore to CFCU the amount of any overdraft on your accounts.

What to Tell Us in Case of Any Error or Inquiry:

- Your name;
- Your Member (account) number;
- Describe the error or the transfer about which you are unsure;
- Explain, as clearly as you can, why you believe there is an error;
- The dollar amount;
- The date on which the transfer in question occurred
- Your daytime telephone number

How To Contact Us:

You may contact CFCU as follows:

Email: www.comfirtstcu.org - click on "Contact Us"

Phone: Local - (707) 546-6000 or Toll-Free - 800-890-3540

Mail: Community First Credit Union, PO Box 6004, Santa Rosa, CA 95406-0004

Revised June 2016

