

**Rock Valley Credit Union
NetTeller Agreement**

This NetTeller Agreement is a contract that covers your and our rights and responsibilities concerning the e-Banking services offered to you by Rock Valley Credit Union (hereafter referred to as 'credit union' or 'the credit union'). NetTeller permits you to electronically initiate account transactions involving your accounts and communicate with the credit union. In this Agreement, the words "you", "your" and "yours" mean those who request and use NetTeller, any joint owners of accounts accessed under this Agreement or any authorized users of this service. The words "we", "us", and "our" refer to Rock Valley Credit Union. The word "account" means any one or more accounts you have with the credit union. By requesting and using NetTeller, each of you, jointly and separately, agree to the terms and conditions in this Agreement, and any amendments. Transactions involving your deposit accounts will be subject to the terms of your account agreement.

You may use your personal computer to access your accounts. You must use your password along with your NetTeller ID to access your accounts. NetTeller is accessible seven (7) days a week, twenty-four (24) hours a day through a web address (URL) designated by us. You will need a personal computer and Internet access to the Internet (World Wide Web). You are responsible for the installation, maintenance and operation of any software and your computer. We will not be responsible for any errors or failures involving any Internet service, software installation or your computer.

Secure Electronic Mail (Email). Sending secure electronic mail (email) through the NetTeller Message Center is a way to communicate with us. Email is provided for you to ask questions about your account(s) and provide general feedback. Email is accessible after you login to NetTeller with your NetTeller ID and password. To ensure the security of your account information, we recommend that you use our secure server when asking specific questions about your account(s).

We may not immediately receive email communications from you. We reserve the right to take action within a reasonable timeframe upon receipt of your email. Contact us immediately regarding any unauthorized transaction by calling (815)282-0300.

You can make changes to your email address at any time on the Options page within NetTeller.

Fees. There are no monthly fees for accessing your account(s) through NetTeller.

New Services. From time to time, we may introduce new online services. We will notify you of any new services. By using these services when they become available, you agree to be bound by the rules communicated to you concerning these services.

Terms and Conditions. The first time you access your accounts through NetTeller, you agree to be bound by all terms and conditions of this Agreement and acknowledge your receipt and understanding of this disclosure. This agreement covers the term from when you begin using NetTeller until termination of NetTeller services.

Your Online password and added Multi-Factor Authentication. Your online password is one layer of security that allows you online access to your accounts. You can change your password on the Options page within NetTeller. For security purposes, we recommend you memorize your online password and do not write it down. We recommend that you change your password regularly. You are responsible for keeping your password, account numbers and other account data confidential. An additional "Multi-Factor Authentication" layer of security protection is provided via election of a "watermark" visual image from an available gallery of images as well as security questions that members select and answer. These additional features ensure that members are conducting transactions via the official online site as well as protect from unauthorized attempts to gain access to member accounts.

Joint Accounts. If any of your accounts accessed under this agreement are joint accounts, all joint owners, including authorized users, shall be bound by this agreement and, alone and together, shall be responsible for all NetTeller transactions to or from any savings, checking or loan accounts as provided in this agreement. Each joint owner, without the consent of any other account owner, may, and hereby is authorized to act for the other account owners, and the credit union may accept order and instructions regarding any EFT transaction on any account from any joint owner.

Our Liability. Except as specifically provided in this Agreement or where the law requires a different standard, you agree that neither we nor the service providers shall be responsible for any loss, property damage, bodily injury, whether caused by the equipment, software, Internet browser, Internet access provider, online service provider or by an agent or subcontractor of any of the foregoing. Nor shall we or the service providers be responsible for any direct, indirect, special, consequential, economic, other damages arising in any way out of the installation, use, maintenance of the equipment, software, the online financial services, Internet browser or access software.

Service Limitations. The following limitations on NetTeller transactions may apply in using the services:

Transfers. You may transfer funds to other accounts as often as you like. However, for Money Market accounts, no more than six (6) preauthorized, automatic, Internet transfers and withdrawals may be made from these accounts to another account of yours or to a third party in any month. If you exceed these limitations, your account may be subject to a fee or closed. You may transfer or withdraw up to the available balance in your account at the time of the transfer, except as limited under this Agreement or your deposit agreement. We reserve the right to refuse any transaction that would draw upon insufficient funds or unavailable funds, lower an account below a required balance or otherwise require us to increase our required reserve on the account.

Account Information. The account balance and transaction history may be limited to recent account information involving your accounts. In addition, the availability of funds for transfer or withdrawal may be limited due to the processing time for Debit Card transactions and our Funds Availability Policy.

Changes to Charges, Fees or Other Terms. We reserve the right to change the charges, fees or other terms described in this Agreement. However, when changes are made to any fees or charges, we will notify you at least thirty (30) days in advance of the effective date of any additional fees for online transactions, stricter limits on the type, amount or frequency of transaction or any increase in your responsibility for unauthorized transactions, unless an immediate change is necessary to maintain the security of the system. If such a change was made, and it can be disclosed without jeopardizing the security of the system, we will provide you with notice within thirty (30) days after the change. As always, you may choose to accept or decline changes by continuing or discontinuing the accounts or series to which these changes apply. We also reserve the option, in our business judgement, to waive, reduce, or reverse charges or fees in individual situations. Changes to fees applicable to specific accounts are governed by the Terms and Conditions Disclosure.

Financial Institutions Liability for Failure to Make Transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we may be liable for your losses or damages. However, we will not be liable for direct or consequential damages in the following events:

- If, through no fault of ours, there is not enough money in your accounts to complete the transaction, if any funds in your accounts necessary to complete the transaction are held as uncollected funds pursuant to our Funds Availability Policy Disclosure.
- If you used the wrong password or you have not properly followed any applicable computer, Internet access, or credit union instructions for making transfer and bill payment transactions.
- If your computer fails or malfunctions or NetTeller was not properly working and such problem should have been apparent when you attempted such transaction.
- If circumstances beyond our control (such as fire, flood, telecommunication outages, equipment or power failure) prevent the transaction.
- If the money in your account is subject to an administrative hold, legal process or other claim.
- If funds in your account are pledged as collateral or frozen because of a delinquent loan.
- If you have not given us complete, correct and current instructions so the credit union can process a transfer or bill payment.
- If the error was caused by a system beyond our control, such as your Internet Service Provider.
- If you do not authorize a bill payment soon enough for your payment to be made and properly credited by the payee by the time it is due.

- If you have bill payment services, we can only confirm the amount, the participating merchant, and date of the bill payment. For any other error or question you have involving the billing statement of the participating merchant, you must contact the merchant directly. We are not responsible for investigating such errors.

Enforcement. If you become indebted to us, you are liable to us for any losses, costs or expenses we incur resulting from your failure to follow this agreement. You authorize us to deduct any such losses, costs or expenses from your accounts without prior notice to you. You will release us from all liability arising out of the right to pay debts from your accounts. If we bring a legal action to collect any amount due under or to enforce this agreement, we shall be entitled, subject to applicable law, to payment of reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceeding, and any post judgement collection actions.

Termination of NetTeller. You agree we may terminate this Agreement and your use of NetTeller services if we, you or any authorized user of your account have reason to believe there has been unauthorized use of your account or password. You may terminate this Agreement at any time by notifying us in writing and stopping the use of your e-Banking service. We may also terminate this Agreement at any time by notifying you orally or in writing. Whether you or the credit union terminates this agreement, the termination shall not affect your obligations under this agreement for any electronic transactions made prior to termination.

Protecting Your Account. Your role is extremely important in the prevention of any wrongful use of your account. You must promptly examine your statement upon receipt. If you find that your records and ours disagree, you must call us immediately at (815)282-0300.

Security of Password. The password issued to you is for your security. Your password is confidential and should not be disclosed to third parties or recorded. You are responsible for safekeeping your password. You agree not to disclose or otherwise make your password available to anyone not authorized to sign on your accounts. If you fail to maintain the security of your password and we suffer a loss, we may terminate your e-Banking and account services immediately.

Liability for Unauthorized Access. You are responsible for all transfers you authorize under this Agreement. If you permit other persons to use the e-Banking service or your password, you are responsible for any transactions they authorize or conduct on any of your accounts. However, tell us at once if you believe anyone had used your password or accessed your accounts through e-Banking without your authorization. Telephoning is the best way of keeping your possible losses down. If you tell us within two (2) business days, you cannot lose more than fifty dollars (\$50.00) if someone accessed your accounts without your permission. If you do not tell us within two (2) business days after you learn of unauthorized use or your account or password, and we can prove that we could have stopped someone from accessing your account without your permission if you had told us, you could lose as much as five hundred dollars (\$500.00).

Also, if your statement shows NetTeller 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 lost after the sixty (60) days if we can prove that we could have stopped someone from making the transfers if you had told us in time. If a good reason kept you from telling us, we may extend the time period.

Notices. We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you at least thirty (30) days before the effective date of any change, as required by law. Use of NetTeller is subject to existing regulations governing your accounts and any future changes to those regulations.