



To sign up for online services:

Carefully review the online banking disclosures, all disclosures related to online services can be found on the credit union website. The use of your Internet banking service is subject to Regulation E, which establishes the rights, liabilities and responsibilities of the consumer and the financial institution with which they do business. Please review the credit unions Security Statement and the Conducting Your Transactions Online brochure to ensure you understand how the credit union will protect your information and your responsibilities for conducting transactions online.

Authorization

I am applying to access my account by computer through Chartway's Online Banking service. Once the account is activated, I understand that I have the option to sign up for the Bill Payer service online. I agree with the terms of the Online Banking Disclosure that regulates my usage of Chartway's electronic branch and the Bill Payer Service. I understand that Chartway is entitled to act upon any instructions received in my online service under my account number, online banking ID and/or password without Chartway inquiring into the identity of the person using the service. I agree that I am responsible for safeguarding my ID and/or Password. I understand that by disclosing my ID and/or Password to anyone, I am giving that person the authority to perform all transactions relating to any of my account suffixes, including Bill Payer services, until I revoke that authority by changing my ID and/or password.

I agree that by using Online Banking, I am directing Chartway to transfer funds or make payments, and I authorize Chartway to withdraw from the designated account the amount of funds required to complete the transaction(s). In addition, I authorize Chartway to honor requests for new account services, instructions to change existing account information or services, and process other communications received through the Internet Online Banking. I understand that I can terminate the Online Banking service at any time by providing written notice to Chartway. In addition, I acknowledge that Chartway has the right to discontinue the service at any time due to my abuse or negligence in using the service.

Enterprise Online Service Disclosure

This disclosure is made to comply with the requirements of the Electronic Funds Transfer Act and Federal Reserve Regulation E. This law establishes the basic rights, liabilities and responsibilities of consumers who use electronic fund transfer services and of the financial institutions providing such services. The information provided in this disclosure covers the Internet banking and electronic bill payment services offered by the Credit Union. Some specific services may not apply to your account. This disclosure preempts the terms of any previous disclosure that may have been provided to you for Internet banking and/or bill payer services.

Account Access:

Internet Banking Transfers - types of transfers - You may access your account(s) by computer through the internet by logging onto our website and using your user identification and your password, to:

- transfer funds from savings or checking to your loan accounts or other share accounts
- make payments from checking to third parties using the electronic bill payment service
- obtain share and loan account balances and information
- obtain an advance on an approved line of credit

Mobile Banking Transfers - types of transfers - You may access your account(s) through the browser on your cell or mobile phone and using your user identification and your password, to:

- transfer funds from savings or checking to your loan accounts or other share accounts
- make payments from checking to third parties using the electronic bill payment service
- obtain share and loan account balances and information
- obtain an advance on an approved line of credit

Bill Payment - Pay bills directly from your checking account in the amounts and on the days, you request.

Transaction limitations: There is no limitation to the number of Internet banking or electronic bill payment transactions you may make per month, subject to the limitations of Regulation D (shown at the end of this disclosure), provided there are sufficient funds to complete the transactions. For security purposes, a maximum dollar amount for withdrawals and transfers may be imposed.

Charges: There are no fees to use Internet banking, however there are charges associated with some request that are available through online banking. These charges are set forth on your Rate and Fee schedule. These charges are subject to change and notification will be provided as required by law.

Confidentiality: Disclosure of information to third parties: We will disclose information to third parties about your account or the transfers you make:

- Where it is necessary to complete the transfer; or
- In order to verify the existence and condition of your account for a third party such as a credit bureau or merchant; or
- In order to comply with government agency or court orders, or
- If you give us written permission.
- In New Jersey, at our discretion, as allowed by New Jersey law providing for the release of account information pertaining to actual or suspected illegal activities.

Documentation: You will get a monthly statement by mail or an e-statement delivered electronically each month in which you initiate an electronic transaction or have activity. The credit union provides at least a quarterly statement for accounts with no activity.

Business Days: For purposes of these disclosures, our business days are Monday through Friday. Holidays are not included.

Preauthorized Payments:

Stop Payment procedure: If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Request through online banking, call or write us at the telephone number or address listed in this brochure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call or submit your request online, we may also require you to put your request in writing and get it to us within 14 days after you call. We may charge you a fee for each stop-payment order you give. This charge is shown on the Disclosure of Fees and Charges accompanying this disclosure and available in all branch offices.

- **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 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.

Unauthorized Transfers:

Consumer Liability

Tell us AT ONCE if you believe your Internet banking ID or password has been lost, stolen, used or may be used without your authority. You should also change your ID and/or password immediately using the Internet banking service. Telephoning the credit union is the best way of keeping your possible losses down, although you may tell us in person, in writing or by electronic mail at the address in this disclosure. You could lose all the money in your account (plus your maximum revolving line of credit, if any).

If you tell us within 2 business days, you can lose no more than \$50 if someone used your Internet banking ID and/or password without your permission. If you do not tell us within 2 business days after you learn of the loss, theft or unauthorized use of your ID and/or password and we can prove we could have stopped someone from using your ID and/or password without your permission if you had told us, you could lose as much as \$500.00.

Also, if your statement shows a transfer that you did not make or authorize anyone to make, tell us AT ONCE. If you do not tell us within 60 days after the FIRST statement which reflected the unauthorized transfer was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

Credit Union Liability

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

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If you have an overdraft line and the transfer would go over the credit limit.
- If the automated teller machine where you are making the transfer does not have enough cash.
- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- If the funds in your account are subject to legal process such as garnishment or attachment, or if the account is subject to a pledge or security agreement.
- If the transfer would go over the credit limit on your line of credit.

- There may be other exceptions stated in our agreement with you.

Error Resolution Notice:

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement, or made it available to you, on which the problem or error appeared.

(1) Tell us your name and account number (if any).

(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. In the case of a request for reimbursement for an unauthorized transaction, you agree to provide the Credit Union with an affidavit on the Credit Union's form describing the nature of the loss.

We will determine whether an error occurred within 10 business days (5 business days for Visa®-branded Debit Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we

will credit your account within 10 business days (5 business days for Visa®-branded Debit Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Regional Credit Union Information

Chartway Federal Credit Union
5700 Cleveland Street
Virginia Beach, VA 23462
Phone: 1-800-678-8765 or 757-552-1000
www.chartway.com

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

REGULATION D

No more than six transfers and withdrawals or a combination of the two may be made from a savings account to another account at the Credit Union or to a third party by certain methods during a calendar month. In addition to instructions received through the Internet banking service to transfer funds to another account, the following transfers from a savings account count toward the limit of six per month:

1. Telephone requests taken by any employee to transfer funds to another account.
2. Instructions received through our voice response system to transfer funds to another account.
3. Transfers to cover overdrafts in your checking account.
4. Transfers to cover ACH debits that overdraw the checking account.
5. Pre-authorized or automatic transfers to a third party (including ACH debits).

Transfers that do not count are:

1. Requests that are received by mail or messenger.
2. Requests that are made in person at a branch office.
3. Transfers made at an ATM.
4. Transfers that are made for the purpose of repaying a loan.