

Oshkosh Truck Credit Union

2772 Oregon Street Oshkosh WI 54902

ONLINE BANKING AGREEMENT AND DISCLOSURE

Online banking use is also governed by the Electronic Funds Transfers and Disclosure Agreement. Please refer to the Electronic Funds Transfers and Disclosure Agreement for additional information. This disclosure provides additional information specifically related to online/mobile banking. Mobile banking is a simplified version of online banking, designed for use on smartphones and tablet type devices. All services that are available through online banking are not necessarily available through mobile banking.

OSHKOSH TRUCK CREDIT UNION ONLINE BANKING POLICY

OTCU Online Banking System is an Internet account access service. It is provided by Oshkosh Truck Credit Union ("OTCU") to its members at no additional charge.

Access to the OTCU Online Banking System

A member requesting online banking services will be enrolled on an individual basis and will sign an Electronic Services Request & Authorization Agreement. A temporary password ("Password") will be assigned to the member by OTCU. After the initial login to the online banking system, the member will be required to set up a strong password and other security measures. Once that is completed, OTCU staff will not be able to retrieve the Password. The member will have the option to change Passwords at his or her discretion. Only authorized signatories on a member account will be authorized by OTCU to use the Online banking system or to ask for password or other security resets. Members who wish to use mobile banking, must first set up their initial password and security information through the full online banking site.

Our internet address is: <http://www.oshkoshtruckcu.org>

Types of Available Transactions The OTCU Online Banking System will provide Internet access so you can:

- ❖ Obtain balances and other account details on your Credit Union accounts;
- ❖ Make transfers between your savings and checking accounts;
- ❖ Withdraw from your savings account, by check, to be mailed to your address-of-record on the next business day;
- ❖ Review transaction history;
- ❖ Obtain selected information on your loan accounts such as balance, due date of next payment and payoff information;
- ❖ Make loan payments by transferring funds from savings and checking accounts; and,
- ❖ Access online "Bill Pay"
- ❖ Obtain dividend and other tax information.
- ❖ Sign up for e-statements
- ❖ Apply for loans / credit cards

Availability of the OTCU Online Banking System The OTCU Online Banking System will normally be available 24 hours a day, seven days a week. However there may be times when the system is unavailable because of scheduled system maintenance, system upgrades and/or system repair. The Electronic Services Request & Authorization Agreement may be terminated at any time by either OTCU or you. OTCU may also terminate Online access at its discretion at any time without notice.

Transaction Posting Times

- ❖ Transfers made through the OTCU Online Banking System will be immediately reflected on the member account.
- ❖ Checks requested through the OTCU Online Banking System will be processed the next business day.
- ❖ Payment transfers made to loan accounts will be immediately reflected on both the loan account and share account.
- ❖ Any outstanding member ATM, POS or ACH transactions may not be reflected in the current account total and could be posted at a later date/time. Likewise, any transfers made between savings or checking accounts will not be immediately available for use with your debit card or at an ATM. Balances are uploaded to debit cards once a day.
- ❖ Stop Payment Requests will be processed the same day if submitted during regular business hours. Any requests submitted after, OTCU's regular hours will be processed the next business day. OTCU's business days are Monday through Friday, excluding holidays.
- ❖ "Bill Pay" processing times can be reviewed on the Bill Pay site.

OTCU will not be responsible for any incomplete transactions due to unavailability or improper use of the online banking system. Use of the online banking system is at your own risk. Subject to our regulatory responsibilities, although we will make every effort to ensure the accuracy of information on the OTCU online Banking System, OTCU makes no representations or warranties regarding the accuracy of such information.

Password Confidentiality

You have the responsibility to protect your own Password. If your Password is lost, stolen or becomes available for use by someone other than you, that person may gain access to your money and your accounts.

If you grant access to someone who is not an authorized signer or if an unauthorized person gains access to your Password and to your account from you, you will be liable for all unauthorized access, losses or misuse, until properly and timely reported to OTCU.

By using the OTCU online Banking System, you agree to accept responsibility for protecting the integrity and secrecy of your Password, in order to prevent unauthorized transactions and/or account access.

You must notify us AT ONCE (by the fastest means possible) if you believe your account has been accessed without your authority. If you notify us within two (2) business days of an unauthorized access, your losses may be limited to \$50.00. If you do not notify us within two (2) business days after an unauthorized access, you might lose up to \$500.00.

If your statement shows unauthorized transfers or withdrawals from your account, notify us AT ONCE. You must notify OTCU within 60 days after our transmission of the first statement on which the problem appears.

Errors or Questions About Your OTCU Online Banking Transactions

In case of errors or questions about the OTCU online Banking System transactions contact OTCU at the following number or send OTCU written notice at the following address as soon as you can.

920-233-2611 or write to Oshkosh Truck Credit Union 2772 Oregon Street Oshkosh WI 54902

- ❖ Provide your name and account number.
- ❖ Describe the electronic transfer you are unsure about and explain as clearly as you can why you believe the credit union has made an error or why you need more information.
- ❖ Provide the amount of the suspected error.
- ❖ If you notify us orally, we may require that you also notify us in writing within ten (10) business days.

We will advise you of the results of our investigation within ten (10) business days after we receive your notice and; if appropriate, we will take corrective action promptly. If we need more time, however, we may take up to forty five days (45) to investigate your complaint or question.

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Transfer Limitations

Federal regulation limits transfers from your share savings account to no more than 6 transfers per calendar month if the transfers are to another of your OTCU share accounts or to a third party by means of a preauthorized, automatic, or Audio Teller, or online banking instruction.

The function and limitations of OTCU's Internet account access service may be updated, without notice, at the option of Oshkosh Truck Credit Union in order to provide improved service to the membership.

Address and Telephone Numbers

Oshkosh Truck Credit Union
2772 Oregon Street Oshkosh WI 54902
Phone: 920-233-2611 Fax: 920-426-4428
Or e-mail us: mail@oshkoshtruckcu.org

Periodic Statements

You will receive a monthly statement unless there is no electronic transaction in a particular month. In any case, you will receive a statement at least quarterly. You may also view account activity through OTCU's online Banking System.

Disclosure of Account Information to Third Parties

OTCU will disclose information to third parties about your account or the transactions you make:

- ❖ As necessary to complete a transaction.
- ❖ In order to verify the existence or condition of your account for a third party, such as a credit bureau or merchant.
- ❖ In order to comply with governmental agency or court orders.
- ❖ If you give us written permission.

DISCLAIMERS AND MISCELLANEOUS TERMS AND CONDITIONS

Your Account Agreement

The account agreement you signed to become a member of OTCU also applies to your use of the OTCU online Banking System and the provisions of that agreement are incorporated herein.

Computer Software and Equipment

You are solely responsible for the purchase, installation and maintenance of your own computer equipment. You agree that OTCU has no liability whatsoever for any damage to your computer equipment or software (including, without limitation, any liability associated with any viruses infecting your computer equipment) arising from your use of the OTCU online Banking System. OTCU makes no representations or warranties whatsoever that your computer equipment and/or software is suitable for using the OTCU Online Banking System. Further, OTCU is not responsible for any account errors arising from the malfunction of your computer equipment, your software or any failure of your Internet access service.

Termination

OTCU shall have the right to terminate or suspend your access to the OTCU Online Banking System at its discretion. Again, OTCU may terminate your Electronic Services Request & Authorization Agreement any time, without notice. You may terminate this agreement upon sufficient notice to OTCU to allow us to remove access to our systems.

Disclaimer of Warranty

You expressly acknowledge and agree that your use of the OTCU online Banking System and any services obtained or linked through the use of the OTCU Online Banking System and any data transferred through the OTCU Online Banking System is at your sole risk. **OTCU ONLINE BANKING SYSTEM AND ANY SERVICE PROVIDED THEREBY ARE PROVIDED "AS IS" AND WITHOUT WARRANTY OF ANY KIND AND OTCU EXPRESSLY DISCLAIMS ALL WARRANTIES, EXPRESSED OR IMPLIED, INCLUDING BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, NON-INFRINGEMENT AND FITNESS FOR A PARTICULAR PURPOSE. OTCU DOES NOT WARRANT THAT THE OPERATION OF THE OTCU ONLINE BANKING SYSTEM WILL BE UNINTERRUPTED OR ERROR FREE. FURTHERMORE, OTCU DOES NOT WARRANT OR MAKE ANY REPRESENTATIONS REGARDING THE USE OF THE OTCU ONLINE BANKING SYSTEM, THE ACCURACY, THE RELIABILITY OR QUALITY OF ANY SERVICES OBTAINED THROUGH USE OF OTCU ONLINE BANKING SYSTEM.**

Limitation of Liability

IN NO EVENT SHALL OTCU BE LIABLE TO YOU OR ANY PARTY FOR ANY INCIDENTAL, CONSEQUENTIAL, SPECIAL OR INDIRECT DAMAGES ARISING OUT OF THE USE, AVAILABILITY OR UNAVAILABILITY OF OTCU ONLINE BANKING THROUGH USE OF THE OTCU ONLINE BANKING SYSTEM OR THE SERVICES PROVIDED THEREBY OR ANY DATA TRANSMITTED THROUGH THE OTCU ONLINE BANKING SYSTEM, EVEN IF OTCU HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

Other Additional Terms

You also agree to comply with all other agreements between you and OTCU and with all applicable state and federal laws.

OTCU may amend this agreement and will notify you of such amendment by written notice by electronic mail or regular mail sent to you at the address contained in your account records. If you use the services of the OTCU Online Banking System after we send you such a notice, your use will constitute your agreement to such amendments.

No right of OTCU as set forth herein shall be deemed waived by OTCU unless such waiver is in writing and signed by OTCU. No delay or admission on the part of OTCU in exercising any of its rights or remedies shall operate as a waiver of such rights or remedies. If OTCU waives a right or remedy on one occasion, that waiver shall not be construed as a waiver of any rights or remedies in the future.