



Internet Banking Disclosure

We are Maine Highlands Federal Credit Union, referred to as “we”, located at P .O. Box 233, 73 Main Street, Dexter, Maine 04930 and our phone number is 207-924-5544, toll-free 1-888-806-6920. “You” refers to the member-owner(s) of a savings account who has requested Internet Banking in connection with that account and any sub-account.

You agree to the rules and regulations affecting the use of your username and password and the Internet Banking service provided by us for your convenience.

Password – *The password will be your “remote banking signature,” and you are responsible for maintaining its confidentiality. The password should be memorized and not written, in order to prevent unauthorized use and so you may report its loss or theft accurately.*

Authorized Use – *You are authorized to withdraw funds from your account(s) with the use of your username and password.*

Computer Requirements - *In order to access online banking, you will need a computer and related Internet access equipment. You are responsible for installing, maintaining and operating appropriate computer equipment and for arranging Internet access through an Internet service provider. Maine Highlands FCU is not responsible for any errors or failures caused by malfunction of your computer equipment or for problems caused by your Internet service provider. We also are not responsible for any computer virus or related problems that may be associated with use of Internet Banking. You are responsible for all Internet access fees/charges and telephone charges incurred by you in connection with your use of Internet Banking.*

Business/Commercial Members are Prohibited from Engaging in Unlawful Internet Gambling (Unlawful Internet Gambling Enforcement Act Notice) – *Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which*

credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in illegal or unlawful Internet gambling.

Joint Accounts – It is the primary member’s responsibility to keep your password secure. If you choose to disclose your password to any of the Joint Owners on your savings account, the joint account holder may have access to all accounts at the Credit Union owned by you, either individually or jointly.

Consumer Liability For Unauthorized Internet Banking Transactions – Tell us at ONCE if you believe your PASSWORD has been LOST or STOLEN. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account plus your maximum overdraft line of credit, if applicable. If you tell us within two (2) business days, you can lose no more than FIFTY DOLLARS (\$50.00) if someone used your password without permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your password and we can prove that we could have stopped someone from using your password without your permission if you had told us, you could lose as much as FIVE HUNDRED DOLLARS (\$500.00).

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 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 hospital stay) kept you from telling us, we will extend the time periods. We are liable only for losses in excess of the limits stated.

Notification Procedure– If you believe that your password has been LOST or STOLEN or that someone has transferred or may transfer money from your account without permission, call us at the number shown at the beginning of this Agreement, or write us at the address given at the beginning of this Agreement.

Business Hours– Refer to our website at www.mhfcu.com.

Types of Transactions Available – Using your username and password, Internet Banking will allow you to obtain account information related to any of your savings, checking and loan accounts, such as account balances, histories and other information. You may make transfers within your accounts as well as to other accounts held at MHFCU.

Transfers – You may transfer up to the balance in your account at the time of the transfer, except as limited under other agreements. We reserve the right to refuse any transaction that would draw upon insufficient funds or lower an account below a required balance.

Internet Banking transactions may be made at any time, seven (7) days a week, unless the service is unavailable due to computer back-up procedures or maintenance.

Fees and Charges- Transactions involving your account(s) via Internet Banking are considered the same as any other transaction in regard to service charges, overdrafts and other fees, terms and conditions as set forth in your account agreement(s).

Conditions Under Which We Will Disclose Information To A Third Party – You agree that we may, and you hereby authorize us to, disclose information to third parties about your account(s) or the transfers you make (1) where it is necessary for completing transfers; (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; (3) in order to comply with government agency or court orders as permitted by law; or (4) if you give us your written permission.

Documentation and Verification of Transfer – You will receive a quarterly statement of your account activity if there is no share draft account present, and/or if there were no electronic transfers made to or from your account. You will receive a monthly statement of your account activity if there is a share draft account present, and/or if there were any electronic transfers made to or from your account.

Upon completion of transfer, you will receive a confirmation number. You should record this number with your request. You will not receive any other receipt or confirmation of a transaction.

Error Resolution – Telephone or write us at the number and address shown at the beginning of this Agreement, as soon as you can, if you think your statement is wrong, or if you need more information about a transfer listed on the statement. We must hear from you no later than sixty (60) days after we send you the first statement on which the problem or error appeared. Provide the following information:

- 1.) Your name and account number.

2.) Describe the error or the transfer you are unsure about, and a clear explanation of why you believe it is an error, or why you need more information.

3.) The dollar amount of the suspected error.

If you tell us orally, we may require that you send your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) days 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 to investigate your complaint or question. For international transactions, we may take up to ninety (90) days to investigate your complaint or question.

If we decide to do this, we will credit your account within ten (10) business days (five (5) business days for Visa Check Card) for the amount you think is in error, so you will have the use of the money during the time it takes to complete our investigation. For new accounts, we may take up to twenty (20) days to credit your account for the amount you think is in error. If we ask you to put your complaint or question in writing and do not receive it within ten (10) business days, we may not credit your account.

If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

Cancellation - *We may cancel your Internet Banking privileges at any time without notice or cause. You may cancel this Agreement at any time by providing us with written notice that you wish to cancel. Cancellation will be effective as of the date we receive the notice.*

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, there are some exceptions. We will not be liable, for instance:*

If through no fault of ours, you do not have enough money in your account to make the transfer.

If the Internet Banking System was not working properly and you knew it was not working properly 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.

Modification- *This Agreement may be amended by us without prior notice to you when such an amendment is immediately necessary to maintain or restore the security of the system or a member's account(s). We will notify you in writing thirty (30) days or as otherwise required by law prior to the effective date of any other change in any term or condition of this Agreement.*