

Security Service Federal Credit Union (SSFCU) Online Banking Agreement

This Agreement sets forth the terms and conditions for use of Security Service Federal Credit Union's Online Banking ("Online Banking") offered by Security Service Federal Credit Union. As used in this Agreement, the words "we", "our", "us", and "SSFCU" mean Security Service Federal Credit Union. "You", "your" or "User" mean the account owner. Security Service Federal Credit Union operates Online Banking under the name "myBranch".

Accepting this Online Banking Agreement (the "Agreement")

By clicking "I Agree" at the end of this document when you register for Online Banking, you agree to abide by the terms and conditions set forth in this Agreement. When you enrolled in Online Banking, such action constitutes your written signature to and approval of, and intent to be bound by, this Agreement and all future amendments hereto.

1. Description of Services

Online Banking provides you with the ability to access your SSFCU accounts through your computer and will provide you the ability to perform various transactions and service requests, which include, but are not limited to:

- SSFCU BillPay, our bill payment service;
- Transfer of funds between eligible deposit accounts at SSFCU;
- Payments to any credit or loan account made or held by SSFCU;
- Download of financial data to a third party;
- Electronic mail ("**email**") to or from us; and
- Service requests for stop payments, check copies, and periodic statements; and
- All new online features and functions to our Online Banking service will be subject to this Agreement, as amended from time to time.

Other services may be available or may be added in the future. We reserve the right to modify the scope of the services at any time.

We reserve the right to refuse to make any transfer or transaction you request through SSFCU Online Banking. You agree and understand that Online Banking may not be accessible or may have limited utility over some online telephone networks, while roaming or otherwise. When you register for SSFCU's Online Banking, you designate the SSFCU accounts that will be accessible to you through the SSFCU Online Banking.

2. Enrollment and User Security

To access Online Banking, you must follow our enrollment procedures, following our procedures for verification, authentication and security. You must have a valid Social Security number or federal tax identification number listed on your accounts.

You will need to select a user identification name ("User ID") and a password to access Online Banking. You agree to use your best efforts to keep your User ID and password confidential at all times and to prevent any disclosure of your User ID and password to any other person or entity. To help safeguard your security, you should change your User ID and password frequently. You assume all responsibilities for and all risks of loss from your providing personal information, including your user ID and password, to any third party website that spoofs or otherwise imitates the SSFCU website, or by linking to third party websites from unauthorized email, and you hereby release us from all liabilities and obligations in connection with such actions by you.

We use commercially reasonable measures, consistent with industry standards, to maintain a reasonable level of security over the information contained within Online Banking. During enrollment, you will be asked to create answers to multiple security questions. These questions and answers may be used as a security challenge when using Online Banking.

You understand that industry standards are dynamic and constantly developing. By completing enrollment in and using Online Banking, you acknowledge and understand that there are risks to electronic access to account information and notices, including but not limited to, delay or failure of delivery due to technical difficulties, weather conditions, matters beyond our reasonable control or interception or alteration of such account information and notices by third parties in spite of the credit unions commercially reasonable security measures.

By completing enrollment in and using Online Banking, you represent that you have considered your security measures and find that our security measures are commercially reasonable. In reaching this conclusion, you have considered the historical and potential future content of your account statement(s), the risks associated with electronic delivery of account statement(s) and SSFCU's security procedures. If you conclude that our security procedures cease to be commercially reasonable in the future, you must terminate this agreement immediately in accordance with the process outlined in this agreement.

3. Transfers/Transactions

You may use Online Banking to transfer funds between your eligible SSFCU deposit and credit accounts ("Internal Transfer"), to establish payees and to request bill payments to payees ("Bill Payments").

Federal regulation limits the number of transfers and withdrawals you may make from your Savings or Money Market Accounts to six per calendar month or statement cycle (or similar period) of at least four weeks, to another account (including a transaction account) of yours at the credit union or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction, which includes online and mobile banking transfers. A preauthorized transfer includes any arrangement by the credit union to pay a third party order received through an automated clearing house (ACH) or any arrangement by the credit union to pay a third party from your account at a predetermined time or on a fixed schedule. If you exceed these transfer limitations, your account will be subject to closure by the credit union.

For consumers, other transaction limitations are provided in the Electronic Fund Transfers Your Rights and Responsibilities section of the "All About Your Security Service Accounts" disclosure, which is made part of this Disclosure and hereby incorporated by reference.

We may also limit the type, frequency and amount of transfers/transactions for security purposes and may change or impose the limits without notice, at our option.

4. BillPay

When you enroll in the Online Banking and you have an eligible checking account with us, you will also have the option to enroll in SSFCU BillPay, our bill payment service. SSFCU BillPay allows you to make payments to third parties, including most major merchants, in United States Dollars from a checking account. Separate registration and terms may apply to this service.

5. Secure Messages

Online Banking provides Secure Message functionality for member to submit inquiries and correspondence regarding their accounts. Members should use this secure means to communicate with SSFCU's Member Contact Center representatives. Online Banking also offers Secure Requests to facilitate member requests for new accounts, check copies, transaction inquiries, statement copy requests, and stop payment requests.

Unencrypted email is not secure. You should not rely on email if you need to communicate with us immediately--for example, if you need to stop payment on a check, to report a lost or stolen card, or an unauthorized transaction. You should not use email, or reply to any email, to send us your personal or any confidential information. We will not take action based on your email request until we actually receive your message and have a reasonable opportunity to act. You agree to update your email address on our records to maintain at all times a valid and active email address with an Internet service provider.

6. Documentation of Transactions

Transactions made in Online Banking will appear on our official account statements you receive for your accounts. Statement information, transaction information, and available balance that you view through Online Banking are in real time for checking, savings and certificate of deposit accounts. All other account balances are effective as otherwise indicated. Your actual available balance may be lower than your current balance. The online transactions and balance figures displayed are for information purposes only and are not equivalent to the official statement information on our records. Our official statement records will control if there is any conflict with information displayed in Online Banking.

7. Credit Card Accounts

If you have a SSFCU Credit Card account and access daily transaction information, you acknowledge that SSFCU receives information from a third party vendor and the account balance, charges and payment information will not include transactions that have not yet posted to your credit card account. This electronic record is for informational purposes only and does not satisfy the requirements of the federal Truth-in-Lending Act nor does it replace your monthly statement. Your

monthly statement contains detailed payment information. This electronic record does not include information about your Cash Advance Credit Line on your Credit Card account. Only a portion of your Credit Line may be available for cash transactions; consult your monthly statement for details.

8. Electronic Delivery of Statements, Disclosures and Documents

If you elect to receive eStatements, you will receive the periodic and/or billing statements for the SSFCU accounts that you select. In addition, you will receive other disclosures and documents provided with your statements. These disclosures and documents include, but are not limited to:

- The Error Resolution Notice
- Change in Term Notifications
- Annual Privacy Notice
- Marketing Information on SSFCU products and services

You also accept and agree to be bound by the general terms and conditions governing eStatements, including without limitation all the terms and conditions in this Agreement. You agree to be bound by any and all laws, rules, regulations and official issuances applicable to eStatements now existing or which may hereafter be enacted, issued or enforced, as well as such other terms and conditions governing the use of other facilities, benefits or services that SSFCU may from time to time make available to you in connection with eStatements.

SSFCU has absolute discretion to make eStatements available to you. Further, SSFCU has the discretion from time to time and upon giving notice to you to modify, restrict, withdraw, cancel, suspend or discontinue eStatements without giving any reason and you understand that by using eStatements after any modification or change has been effected, you would have agreed to such modification or change.

You understand that SSFCU will discontinue mailing paper statements for accounts that you have elected to receive eStatements. All future statements will be provided to you as an eStatements which you will access through SSFCU's Online Banking System to obtain, review, print, and copy/download. Your election to receive eStatements will continue on the elected accounts until you withdraw your consent. Your eStatement election will continue if the account is assigned a new account number as a result of a lost, stolen or compromised account.

Your election to receive eStatements covers any notice or other type of communication provided to you pursuant to the terms of this Agreement. We will send notices via email to the last known email address provided by you. It is your responsibility to provide us with a true, accurate and complete email address, contact and other information and to promptly update any changes in this information.

Hardware and Software Requirements

To receive eStatements or other notices, you must have the following hardware and software:

- A computer with an Internet connection
- One of the following web browsers
 - Internet Explorer (version 7 or higher)
 - Firefox (version 3.6 or higher)
 - Safari (version 3 or higher)
- Adobe Acrobat Reader (version 9.0 or higher)
- An Internet-accessible email account

In order to help protect your personal information, we recommend that you install and update, as necessary, firewalls, anti-virus, and spyware protection software on your computer. We also recommend that you update your operating system and browser application on a periodic basis to better protect your computer and online banking sessions.

Security Service Federal Credit Union's eStatement Enrollment Procedures

To receive eStatements, you must enroll in SSFCU's Online Banking Service and have an email address on file. You may indicate your selection to receive eStatements at account opening, however, you will not be fully enrolled unless you have fulfilled the requirements and agreed to terms and conditions of this agreement. If you wish to elect to receive eStatements after account opening, simply log in to SSFCU's Online Banking Service and access the "Statements" option under the "Accounts" tab, select "Statement Preferences" and then choose the "eStatement Delivery Preference."

Enrollment into eStatements can only be completed by the primary account holder and the email notice will only be provided to the primary account holder's email address.

You will receive an automated notification email after the end of each periodic or billing statement period informing you that your eStatement is ready for viewing, as well as, information on how to access your eStatement and other disclosures and documents. You may then access your eStatement and other disclosures and documents via the procedures that we provide. You will be able to view eStatements for eligible SSFCU accounts for a minimum period of twelve (12) months from the applicable statement date. The availability of other disclosures and documents will vary.

In order to access your eStatements, you must log in to SSFCU's Online Banking Service, access the "Statements" option under the "Accounts" tab and then select the account and statement date for which you want to view the eStatement. The Error Resolution Notices will be available in pdf files for viewing and printing on the Statement page on SSFCU's Online Banking Service.

Security Service Federal Credit Union's eStatement Withdraw Consent Procedures

If you want to withdraw your consent to receive eStatements, log into SSFCU's Online Banking Service, access the "Statements" option under the "Accounts" tab and then select the "Statement Preferences" to change your preference back to paper statements.

There may be a fee associated with the account to receive paper statements. Refer to applicable account disclosures for specific details.

Duty to Review Statements

You must promptly access/review your eStatement and any accompanying items and notify us in writing immediately of any error, unauthorized transaction, or any other irregularity. If you allow someone else to access your statement, you are still fully responsible to review the statement for any errors, unauthorized transactions, or any other irregularities. Any applicable time periods within which you must notify us of any errors on your account statement(s) shall begin on the eStatement email notification date regardless of when you access and/or review your eStatement. If you do not immediately report to SSFCU any non-receipt of eStatements or any error, irregularity, discrepancies, claims or unauthorized debits or items, you shall be deemed conclusively to have accepted all matters contained in the eStatements to be true, accurate and correct in all respects.

Change of Mailing Address, Email Address, and Other Information

You agree to notify us immediately of any change in your email address or other information relevant to this Agreement. To notify us of your email address change, log into SSFCU Online Banking Service, access the "Profile & Settings" tab and then select "Change Email Address".

Requesting a Paper Copy of Your Statement

You can request a paper copy of your statement by calling us at 1.888.415.7878 or by requesting it on SSFCU's Online Banking Service. There may be fees assessed for copies of your periodic and/or billing statements. See the applicable account disclosures for specific details. Copies can be printed on SSFCU's Online Banking services on the Statement page for no fee.

9. Hours of Operation; Cutoff Times

Our business days are Monday through Saturday, except holidays. Transaction requests on holidays and Sunday are considered next business day transactions. Online Banking is available to you 24 hours a day, on a daily basis, except at times of Systems Unavailability. Transactions you conduct after the Cutoff Time will be posted on our official account statement the next business day. "Cutoff Time" means, the times stated below, local time at our SSFCU Headquarters where your accounts are maintained, Monday through Saturday, except holidays, unless otherwise stated (1) for Transfer Funds: 10:00 p.m. CST; (2) for Stop Payment: 10:00 p.m. CST. SSFCU BillPay request and the respective cut off times shall be controlled by the terms and conditions of your BillPay Agreement. We may change any Cutoff Time without notifying you. Fund transfers conducted after the Cutoff Time, but before the next business day, will post on the next business day prior to the posting of any current day transactions.

10. Account Ownership/Accurate Information

You acknowledge that you are the legal owner of the Account(s) and other financial information which may be accessed via Online Banking. You represent and agree that all information you provide to us in connection with Online Banking is

accurate, current and complete, and that you have the right to provide such information to us for the purpose of using Online Banking. You agree not to misrepresent your identity or your account information. You agree to keep your account information up to date and accurate.

11. Service Charges

You agree to pay related account transaction fees and charges in accordance with SSFCU's current fee schedule and as amended from time to time. The current fee schedule may be found on our website, www.ssfcu.org. In the future, we may add to or enhance the services and features offered through Online Banking. By using such added or enhanced features, you agree to the fees in accordance with the SSFCU fee schedule in effect at that time.

12. Third Party Links

Online Banking offers links to a variety of sites maintained by third parties. In accessing these sites, you are leaving the SSFCU website. These links are offered only for use at your own discretion. SSFCU does not provide, and is not responsible for, the product, service, or overall website content available on third-party sites. SSFCU's privacy policies do not apply to linked websites. You should consult the privacy disclosures on each site third party for further information. Third party web sites may provide less security than SSFCU's website.

13. Reporting Unauthorized Transactions

If you believe an unauthorized transaction was made in any account in connection with Online Banking, call us immediately at 1.800.527.7328 or write to:

**Security Service Federal Credit Union
Attn: Risk Management
16211 La Cantera Parkway
San Antonio, Texas 78256**

You are responsible for all electronic funds transfers and electronic payments you make using Online Banking. If you permit other persons to use Online Banking using your User ID and your Password, you are responsible for all electronic funds transfer transactions they make from your accounts. You are liable for all transfers and payments that you make or are made by any other user, even if such user exceeds your authority or is not an authorized signer on your account. You must notify us immediately if you believe any of your accounts were accessed or your Password was used without your permission. If you are an individual and use your account for personal, family or household purposes, important limitations on your liability for unauthorized electronic funds transfers and other electronic errors that are covered by Regulation E and are explained in our EFT Disclosure Statement. **However, if you use the Services for any business activity, you assume all risk of loss for unauthorized transfers and payments, and you must establish your own internal security procedures for employees you authorize to use Online Banking and to prevent all unauthorized use by other employees or persons.**

14. Relationships to Other Agreements

You agree that when you accept this Agreement, you will remain subject to the terms and conditions of all your existing agreements with us or any service providers of yours and that this Agreement does not amend or supersede any of those agreements. The accounts you access using our Online Banking service continue to be subject to the terms and conditions of SSFCU's "All About You Account" Disclosure, Truth-in-Savings Agreement, Fee Schedule or other applicable account disclosures with us. If you are a deposit member of SSFCU, you may have additional rights and duties under our "EFT Disclosure Statement" that was delivered to you when you opened your deposit account with us.

15. User Conduct

You agree not to use Online Banking or the content or information delivered through Online Banking 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) be fraudulent or involve the sale of counterfeit or stolen items, including, but not limited to, use of Online Banking to impersonate another person or entity; (c) 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); (d) be false, misleading or inaccurate; (e) create liability for us or our service providers, or cause us to lose (in whole or in part) the services of any of our service providers; (f) be defamatory, unlawfully threatening or unlawfully harassing; (g) be perceived as illegal, offensive or objectionable; (h) interfere with or disrupt computer networks connected to the Services; (i) interfere with or disrupt the use Online Banking by any other user; or (k) use Online Banking in such a manner as to gain unauthorized entry or access to the computer systems of others.

16. Disclaimer of Warranties; Our Responsibility and Limitation of Liability

This Agreement along with your Account Agreement, BillPay Agreement, our EFT Disclosure Statement describe our responsibility for completing electronic funds transfers and electronic payments, and our exceptions from liability for our failure to do so. This Agreement applies to your Online Banking transactions. WE WILL ALSO HAVE NO LIABILITY WHATSOEVER FOR FAILURE TO COMPLETE A PAYMENT OR TRANSFER YOU INITIATE OR ATTEMPT TO INITIATE THROUGH THE SERVICE UNDER ANY OF THESE CIRCUMSTANCES: (1) if the transfer or payment could not be completed due to Systems Unavailability or due to any circumstances beyond our control, including, without limitation, acts of God, any malfunction of your Internet access equipment, any internet virus, Trojan horse, worm or other hostile software code, or any problem that may be associated with your use of any Service or (2) if the payment was a tax payment, a court ordered payment or payment to a payee outside the U.S.A. WE MAKE NO WARRANTY, EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION, ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, WITH RESPECT TO ANY SERVICE.

YOU AGREE THAT NEITHER WE NOR OUR SERVICE PROVIDERS WILL BE LIABLE FOR ANY HARMS, WHICH LAWYERS AND COURTS OFTEN CALL DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING, BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER INTANGIBLE LOSSES, EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, RESULTING FROM: (i) THE USE OR THE INABILITY TO USE OUR WEBSITE OR ANY RELATED SERVICES; (ii) THE COST OF GETTING SUBSTITUTE GOODS AND SERVICES RESULTING FROM ANY PRODUCTS, DATA, INFORMATION OR SERVICES PURCHASED OR OBTAINED OR MESSAGES RECEIVED OR TRANSACTIONS ENTERED INTO THROUGH OR FROM OUR WEBSITE OR RELATED SERVICES; (iii) UNAUTHORIZED ACCESS TO OR ALTERATION OF YOUR TRANSMISSIONS OR DATA; (iv) STATEMENTS OR CONDUCT OF ANYONE ON OUR WEBSITE OR IN ANY RELATED SERVICES; OR (v) ANY OTHER MATTER RELATING TO OUR WEBSITE OR ANY RELATED SERVICES.

17. Cancellation

You may cancel Online Banking access or one or more of the Services by notifying us at the telephone number or address referenced in the section titled Reporting Unauthorized Transactions. We may require you to confirm your request in writing. We may cancel your access to Online Banking or any one of the Services without notice.

18. System Unavailability

Online Banking may be unavailable when systems require maintenance or upgrades or major unforeseen events occur, such as earthquakes, fires, floods, computer failures, interruptions in telephone service, electrical outages, civil unrest or riots, war, or acts or threaten acts of terrorism or other circumstances beyond our control. We shall have no liability for interruptions or delays in Services due to Systems Unavailability.

19. Security

We will take security procedures and counter-measure procedures to ensure the security and confidentiality of your financial records and transactions perform through Online Banking. You agree to comply with all security procedures we may impose for use of Online Banking including the use of up-to-date firewall and virus protection software on any computer you may use to access Online Banking. You agree the security techniques used by us in connection with Online Banking are commercially reasonable security procedures, and you assume all risk of loss for unauthorized transactions where we have followed our then current security procedures, except to the extent that such liability is limited or prohibited by applicable law or in the event that our EFT Disclosure Statement is applicable to the electronic funds transfer or other error.

20. Changes to Agreement

Except as otherwise required by applicable law, we may add, remove, or otherwise modify any of the terms and conditions of this Agreement, its related services, and applicable fees and charges, at any time and without notice to you, and such changes will be effective immediately. This Agreement as revised will be posted in Online Banking, and we may send you written notice at your email or postal address in our files. Your continued use of any Service (covered hereby) after our sending any required notice, or posting such changes to this Agreement on this website, will constitute your acceptance of and agreement to be bound by such changes to this Agreement. You agree that these procedures are acceptable to you to provide you with notice of changes to this Agreement. The revised Agreement will supersede the affected terms and conditions of this Agreement and shall apply to any activity or transaction previously or hereafter taken by you in connection with such Service, except new fees and charges shall apply prospectively only.

21. Assignment of this Agreement

You may not transfer or assign this Agreement without our prior written approval, and any unauthorized assignment or transfer will be null and void. We may assign or transfer this Agreement at any time without notice.

22. Governing Law; Unlawful Activities Prohibited

Our Online Banking Website (excluding linked sites) is controlled by us from our offices in the State of Texas, United States of America. All matters relating to your access to or use of our Website shall be governed by the laws of the State of Texas, and the federal laws of the U.S.A., without regard to any conflicts of law principles. The application of the United Nations Convention of Contracts for the International Sale of Goods, and the model Uniform Computer Information Transactions Act approved by the National Conference of Commissioners on Uniform State Laws (as enacted and/or modified into any state law in the U.S.A.), are hereby expressly excluded and shall not apply to the this Agreement and the Services, Products and Materials accessed hereunder.

We make no representation that our Products, Materials or Services available our Website are lawful, appropriate or available for use in any location outside Texas and/or Colorado and/or Utah, and your accessing them from territories where the same or their content is unlawful or illegal is prohibited. You are solely responsible for compliance with local laws where you reside or are located. If you use our Website or our Products, Materials or Services for any unlawful or illegal purpose, you must promptly reimburse us for all losses, costs and expenses incurred by us as a result of such use.

23. Jurisdiction and Venue

You agree and hereby submit to the exclusive personal jurisdiction and venue of the State courts and federal courts in Bexar County, Texas, with respect to all matters relating to your access to or use of our Website or any Product, Material or Service. You irrevocably consent to such jurisdiction and venue.

24. Severability; Paragraph Headings

If any term of this Agreement is declared invalid or unenforceable by any court, the remaining terms of this Agreement will not be affected, and this Agreement will be interpreted as if the invalid terms had not been in place for this Agreement. Paragraph headings do not limit or define either party's rights or obligations.

25. Arbitration; Waiver of Jury Trial

Any claim arising out of or relating to this Agreement concerning any SSFCU account covered under this Agreement, or any related Service, is subject to the terms and conditions concerning Arbitration and Waiver of Jury Trial described in our Account Agreement Terms and Conditions.