

HOME BANKING DISCLOSURE

Introduction

This page explains the terms and conditions for using our Internet Home Banking Service and provides certain disclosures and information to you concerning the service. Each of your accounts at the Great Meadow FCU is also governed by the applicable account disclosure/agreement and Truth-In-Savings disclosure you received when you opened your account.

How to Access Your Accounts

To access your accounts through our Internet Home Banking service, you must have your Internet Home Banking username and an Internet Home Banking Password. This information is requested when you enter our home banking pages.

The password that is used to gain access to your information should be kept confidential, just as you would keep other PIN numbers and security codes confidential. For your protection we recommend that you change your home banking access password regularly. It is recommended that you memorize this password and do not write it down. You are responsible for keeping your password, account numbers and other account data confidential. If you believe that your password may have been lost or stolen, or that someone has transferred or may transfer money between your accounts without your permission, notify Great Meadow FCU at once at (518) 642-8100. You cannot use E-mail to initiate transactions, change information or inquire on your account(s). We will not respond to these types of requests via E-mail since we cannot be certain we are corresponding with you. Please use the appropriate functions within our Internet Home banking service, call (518) 642-8100 or visit a branch office for these requests.

Business Day Operating Systems and Security

Our Internet home banking site is designed to operate using the World Wide Web technologies and protocols, which are adaptable to a wide range of systems. The home banking section use SSL encryption and requires a browser with the ability to use SSL encrypted connections. Some older browsers may not be able to connect to the site without first updating the browser. After the time out period, you will need to log in again. Remember, most browsers will let you use a BACK button to view previously

visited documents, even if your viewing authority has expired. For this reason, the only way to keep others from viewing your account balance is to logout from the Internet Home Banking service. An idle connection will time out, and automatically log you out.

Time Out is set for: 5 minutes.

Liability for Unauthorized Transfers

Notify Great Meadow FCU immediately if you believe your password has been lost or stolen and immediately change your password from within the home banking section. Calling is the best way to notify us immediately. If you tell us within two (2) business days, you can lose no more than \$50 if someone used your password without your 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 we could have stopped someone from using your password without your permission if you had told us, you could lose as much as \$500.

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 after the sixty (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 kept you from telling us, we will extend the time periods. If you believe your password has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call:

518-642-8100

Or write:

Great Meadow FCU
PO Box 8
Granville, NY 12832

Statements

All transactions generated by you through our home banking service and any home banking fees will appear on your monthly or quarterly statement.

Our Liability

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

- If circumstances beyond our control (such as fire or flood) prevent the transfer despite reasonable precautions that we have taken.

We shall not be responsible for any other loss, damage or injury whether caused by the equipment, software and/or the home banking service, nor shall we be responsible for any direct, indirect, special or consequential damages arising in any way out of the installation, use or maintenance of your equipment, software and/or service, except where the law requires a different standard. We do not make any warranties concerning the equipment, the software or any part thereof, including, without limitations, any warranties of fitness for a particular purpose or warranties of merchantability.

Errors and Questions

In case of errors or questions about your electronic transfers, telephone us at (518)642-8100 or write us at the above address as soon as you can. We must hear from you no later than sixty (60) days after you learn of the error. You will need to tell us:

- Your name and account number;
- Why you believe there is an error and the dollar amount involved;
- Approximately when the error took place.

If you tell us orally, we will require that you send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days and correct any error promptly. If we need more time, we may take up to forty-five (45) days to investigate the complaint, but you will have the use of the funds in question after the ten (10) business days. When we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account during the investigation.

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.

If you need more information about our error resolution procedures, call us at the telephone number shown above.