

RIEGEL INTERNET BANKING AND BILL PAYMENT AGREEMENT AND DISCLOSURE INFORMATION

Welcome to our Riegel Internet Banking (RIB) program. Now you'll be able to do virtually all of your banking in the comfort of your home or office. It's so easy!

Please read the following disclosure detailing the terms of your agreement.

What the words mean:

In this agreement, the words "Riegel Internet Banking" is herein referred to as RIB. The words "you" and "your" mean each of the persons who use your RIB Password with your consent. "We", "Us", and "Our" mean Riegel Federal Credit Union. "Account" means each of your accounts with which you use your RIB Passwords. "PIN" means your Personal Identification Number.

This disclosure for RIB and RIB-Bill Payment is provided in addition to other disclosures you have received from Riegel Federal Credit Union that govern the use of Electronic Funds Transfer ("EFT") services.

General Agreement:

You understand that by using your RIB Password you have agreed to the terms and conditions of this Agreement. You also agree to use RIB solely as provided in this Agreement.

This Agreement between you and Riegel Federal Credit Union governs the use of RIB, an electronic service that permits you to access a number of financial services through the use of personal computers, smart-phones, tablets or similar access devices. Access may be provided through a private network connection or through the World Wide Web. Accounts and services provided by Riegel Federal Credit Union, which you access through RIB, may be governed by separate Agreements with you. We may change the RIB services and the terms, including fees, set forth in this Agreement at any time. You will be notified of any such change as required by applicable law, either by mail or by an electronic message. You understand that by using the RIB Program after a change becomes effective, you have agreed to it.

This Agreement will remain in effect until it is terminated by you or by us. You understand that you may cancel this Agreement at any time by notifying us by mail at the address indicated in this Agreement. This will also cancel any RIB Program services but will not terminate your accounts with us. We may cancel this Agreement and terminate your use of the RIB Program for any reason, at any time. We will try to notify you in advance, but we are not obligated to do so.

Accounts

- Account Access.** You may use RIB to:
 - Obtain account balances, loan payment amounts, and due dates.
 - Transfer funds between your share, share draft, and loan accounts. Federal regulations may limit the number of transfers from certain kinds of accounts.
 - Make VISA® payments.
 - Obtain information about the last dividend paid to an account.
 - Obtain information about the most recent payroll deduction or direct deposit posted to your account.
 - Obtain tax information including total interest paid and dividends earned.
 - Obtain information on share drafts cleared within the past month.
 - For security reasons there are other limits on the number of transfers you can make using RIB.
 - Deposit checks via Remote Deposit Capture.
 - Access eStatements.
 - Make external transfers (the ability to move money between your own account with Riegel Federal Credit Union and other institutions)
 - Popmoney – Person to person payment service (not offered to Business Accts.)

When you do the above transactions, you are subject to all the terms of the contracts for those accounts.

- Joint Owner Usage.** You may authorize the joint owners of your account to utilize RIB by disclosing your Password to them. Be advised that your Password grants access to all share and loan suffix sub-accounts of your primary account number, and you agree that you are responsible for all transactions initiated by your Password.

Riegel Internet Banking Disclosure

- Your RIB Password:** The Password for RIB is initially set to your Personal Identification Number (PIN) for the Call 24 Audio Response system. If you are not signed up to access the Call 24 Audio Response system, you may contact us at (800) 635-6829 during normal business hours to get set up. You **MUST** change your Password the first time you sign on to RIB. You may change your RIB Password at any time. Your Password should consist of 6 to 8 alphanumeric characters. You should keep your Password confidential. RIB also utilizes Multifactor Authentication for security. Multifactor Authentication protects against online fraud by providing an additional end user authentication 'factor' beyond the username and password. The solution used in RIB was designed to preserve the convenience and usability of RIB.
- Biometrics.** Biometric technologies are used for consumer account authentication. A biometric identifier measures an individual's unique physical characteristics and compares it to a stored digital template for authentication. A physical characteristic can be a thumbprint or iris pattern. A biometric identifier can be used as a single or multifactor process.

The strength of biometrics is related to the uniqueness of the physical characteristic selected for verification. Additional strengths are that biometrics do not rely on people to keep their biometric secret or physically secure their biometric. Biometrics is the only authentication methodology with these advantages.
- Touch ID and Fingerprint ID.** Touch ID and Fingerprint ID, services provided by Apple IOS and Android respectively, allow you to use your fingerprint to login securely instead of entering your user id and password. When Touch ID or Fingerprint ID authenticates a fingerprint registered to your device, a secure token is exchanged with the RFCU Mobile App to permit access - RFCU never receives or sees your fingerprint information. Your user id and password will not be stored on this device. For information on how Apple and Google protect your fingerprint data, please see their respective privacy policies.

By enabling Touch ID or Fingerprint ID, every person with an enrolled fingerprint on this device will have access to your account, and may access your RFCU accounts, view your information, conduct transactions on your behalf, and has your authority to engage in these activities in the RFCU Mobile App. Enrolled fingerprints expand the number of persons who have access to your account regardless of the signers listed on your account agreement with RFCU.

RFCU ADVISES YOU TO REVIEW AND CONFIRM THAT ALL REGISTERED FINGERPRINTS BELONG TO INDIVIDUALS WITH AUTHORITY AS DESCRIBED ABOVE. BY ACTIVATING TOUCH ID OR FINGERPRINT ID, RFCU RELIES ON YOUR REPRESENTATION THAT ANYONE WITH A REGISTERED FINGERPRINT HAS PROPER AUTHORITY.

- Right to Receive Documentation of Transfer:** You can call us at (800) 635-6829 to find out if a transfer was made. You will get a statement of account on your regular member account statement.

RIB-Bill Payment Disclosure

- Types of Available Transfers and Limits on Transfers:** The Bill Payment service in RIB ("RIB-Bill Payment") enables you to access your Credit Union account from a personal computer using a Password, to:
 - pay recipients from your share draft account;
 - review records of your past payments;
 - change the Password on your account; and
 - modify/add/delete recipients.

There is no limit to the number of payments allowed from your share draft account. There is a \$9,999.99 limit on the dollar amount of individual RIB-Bill Payment payments.

- RIB-Bill Payment Basic Functionality and Processing Issues:** When you instruct us to pay a bill through RIB-Bill Payment, you authorize us to withdraw the necessary funds from your share draft account. You agree that you will instruct us to make a withdrawal only when a sufficient balance is or will be available in your share draft account at the time of the Processing Date. We are not obligated to act on any withdrawal instruction from you if sufficient funds are not available in your share draft account.

In RIB-Bill Payment, you establish Payees, the company or person to whom the bill is being paid. When you want to make a payment to one of your established Payees, you enter an amount to be paid and a processing date, which is the date the payment will begin processing. It will take approximately 3 BUSINESS days for electronic payments and 5 BUSINESS days for check payments to reach their designated payees. Business days do not include Saturday, Sunday or Holidays.

If there are insufficient funds available in your share draft account on the Processing Date, you will NOT receive a separate notification from us. Your Scheduled Payments in RIB-Bill Payment will reflect the payment was Not Processed due to insufficient funds.

You can cancel a future RIB-Bill Payment payment by deleting or editing a Scheduled Payment in RIB-Bill Payment.

- Fees and Charges:** There is a \$3.00 charge for each copy of a Bill Payment check. There is a \$15.00 fee for each Bill Payment stop payment. Each Bill Payment returned item will have a fee of \$30.00. Please refer to your Truth in Savings Rate and Fee Schedule Disclosure for other fees.

Our Responsibilities

- General Disclosure.** We agree to make reasonable efforts to ensure full performance of the RIB Program. We will be responsible for acting only on those instructions sent through the RIB Program, which are actually received and cannot assume responsibility for malfunctions and communications facilities not under our control that may affect the accuracy or timeliness of messages you sent. We will not be responsible for any losses or delays in transmission of instructions arising out of the use of any communication system such as the World Wide Web, telephone lines, etc., or caused by any software

failure, other than software owned and maintained by us. We are not responsible should you give incorrect instructions or if your payment instructions are not given sufficiently in advance to allow for timely payment or delays in mail service.

Any information you receive from us is believed to be reliable. However, it can only be provided on a best-efforts basis for your convenience and is not guaranteed. We are not liable for any deficiencies in the accuracy, completeness, availability, or timeliness of such information or for any decision made using this program. We are not responsible for any computer virus or related problems, which may be attributable to services provided by any other party.

Except as otherwise provided in this section, and in the absence of gross negligence on the part of us: (a) we are not responsible for any direct, indirect, special, incidental, or consequential damages arising in any way out of the use of the RIB; (b) **the entire liability of Riegel Federal Credit Union, its employees, officers, directors, agents, affiliates, etc., and your exclusive remedy with respect to use of the RIB Program shall be to use its best efforts to locate and correct any or all errors occurring or manifesting in the RIB Program which materially affect the ability of the RIB Program to provide the services stated herein.** The foregoing shall constitute the sole and exclusive remedy available to you. Because some states do not allow the exclusion or limitation of liability for consequential or incidental damages, in such states the liability of Riegel Federal Credit Union is limited to the extent permitted by law.

NEITHER RIEGEL FEDERAL CREDIT UNION, NOR ANY OF ITS EMPLOYEES, OFFICERS, DIRECTORS, AGENTS, AFFILIATES, ETC., MAKES ANY EXPRESS OR IMPLIED WARRANTIES CONCERNING THE RIB PROGRAM SOFTWARE OR SERVICES OR BROWSER, INCLUDING, BUT NOT LIMITED TO, ANY WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT OF THIRD PARTY PROPRIETARY RIGHTS UNLESS DISCLAIMING SUCH WARRANTIES AS PROHIBITED BY LAW.

- Statements.** Transactions made through RIB will be disclosed on your regular member statement monthly (unless you do not have a checking account. In any case you will get the statement at least quarterly). No other receipts will be sent.
- Our Liability.** If we do not complete a transaction to or from your account on time or in the correct amount according to our agreement with you, we may be liable for losses or damages. However, there are some exceptions. We will not be liable, for example:
 - If, through no fault of ours, you do not have enough money in your account to make the transfer.
 - If the transaction would exceed the credit limit on your overdraft line, if available.
 - If the RIB system is not working properly and you know about the breakdown when you start the transaction.
 - If circumstances beyond our control (such as fire or flood) prevent the transaction, despite reasonable precautions we have taken.
- Limit on Liability.** You may recover only your actual damages if our failure to complete a transaction:
 - Is not intentional.
 - Results from mistakes made in good faith.
 - Should have been prevented by our usual practices.
- Miscellaneous Provisions.**
 - Severability.** In the event any one or more of the provisions of this Agreement shall for any reason be held to be invalid, illegal, or unenforceable, the remaining provisions shall remain valid and enforceable.
 - Governing Law.** This Agreement shall be governed by the laws of the State of New Jersey and, where applicable, by Federal Law.

Your Responsibilities

- Safeguarding your Password.** You agree to protect your Password. Do not keep your Password and your account number in the same place. Memorize your Password. Do not reveal your Password to anyone who is not allowed to access your account.
- Loss or Theft/Liability.** 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. 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 have proof that 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 transactions 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 had you told us on time. The sixty (60) day period mentioned throughout this paragraph may be extended by a reasonable period if the delayed notice was caused by extenuating circumstances outside of your control (e.g., extended hospital stay or extended foreign travel).
- Wrongful Use.** If someone uses your Password without your consent, you will agree to provide us with a written sworn statement and will help us investigate the wrongful use. The statement will be written on our form and completely filled in. We do not have to credit you for those losses before you give us that statement.
- Reviewing Your Statements.** You agree to review your statements as soon as you receive them. If a statement shows a transaction not made by you or shows any other error, you must tell us promptly. If you do not tell us within sixty (60) days after we mail the statement to you, the statement will be deemed correct; all transactions shown on the statement will be deemed to have your consent. In addition, any further unauthorized transactions made with your number, after an error that is not reported to us, will be deemed to have your consent.

If You Have a Problem

- Business Days.** Our business days and hours are: Monday through Wednesday 9:00am - 5:00pm, Thursday 9:00am - 6:00pm, and Friday 9:00am - 6:00pm. Holidays are not included.
- Lost or Stolen Password.** If you believe your Password has been lost or stolen, or that someone has transferred money from your account without your permission, call us at (800) 635-6829, or write:

Riegel Federal Credit Union
515 Milford-Warren Glen Road
Milford, New Jersey 08848

We will require a sworn statement from you in a lost or stolen Password report.
- Ending Authorized Use.** If someone else is allowed to use your Password and you want to end that person's use, you must tell us in writing. Send your notice to:

Riegel Federal Credit Union
515 Milford-Warren Glen Road
Milford, New Jersey 08848

- Account Information Disclosure.** We will disclose information to third parties about your accounts or the transactions you make:
 - Where it is necessary for completing transactions.
 - In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant.
 - In order to comply with a government agency or court orders.
 - If you give us your permission.
 - If it involves a claim against us on an item deposited to or drawn against your account.
 - If it is allowed under state or federal privacy laws.

In Case of Errors or Questions

If you have errors, questions about any of your transactions, you think your statement is wrong, or if you need more information about a transaction listed on the statement, call us at (800) 635-6829, or send us a written notice as soon as possible to the following address:

Riegel Federal Credit Union
515 Milford-Warren Glen Road
Milford, New Jersey 08848

We must hear from you no later than sixty (60) days after we send the FIRST statement on which the problem or error appears. The sixty (60) day period mentioned throughout this paragraph may be extended by a reasonable period if the delayed notice was caused by extenuating circumstances outside of your control (e.g., extended hospital stay or extended foreign travel).

- Tell us your name and account number.
- Describe the error or transaction in question and explain as clearly as possible why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send and we receive 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 after we hear from you and will correct any error promptly. If additional time is required, it may take up to forty-five (45) days to investigate your complaint or question. If so, your account will be adjusted within ten (10) business days for the amount you think is in error. If 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 adjust your account. If we decide that there was no error, we will send you a written explanation within three (3) business days after our investigation is complete. You may request copies of the documents used in our investigation.

Additional Services

We may offer other RIB transaction services from time to time; all of those transactions will be subject to this agreement.

If you use your RIB Password, you are bound by this agreement and disclosure.