

## ONLINE BANKING ACCOUNT ACCESS DISCLOSURE

Sidney Federal Credit Union

This disclosure covers information regarding online access to your account(s) at Sidney Federal Credit Union.

### ENROLLING FOR ONLINE BANKING

Users will create a Login ID and Password.

Login IDs can be between 8 and 15 alpha numeric characters.

Passwords can be between 8 and 16 alpha numeric characters. A minimum of 1 upper case and one lower case alpha character and 1 numeric character is required.

You accept responsibility for periodically changing your Login ID and protecting the integrity of the Login ID to protect unauthorized transactions and account access.

Granting access to your account via Online Banking to any non-owner will make you financially liable for all losses or misuse of your account(s).

### ONLINE BANKING.

You may access your Online Banking at <http://www.sfcuonline.org>. Your accounts can be accessed under CU-Online via personal computer, through our mobile apps for Apple and Android devices, or through a mobile device browser. CU-Online will be available for your convenience 24 hours per day. This service may be interrupted periodically for system maintenance. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. We may set other limits on the amount of any transaction, and you will be notified of those limits. You may use CU-Online to:

Transfer funds from your savings, checking, Overdraft Line of Credit, and Mastercard Credit Card accounts.

Obtain balance information for your savings, checking, certificates, IRAs, and loans.

Make loan payments from your savings and checking accounts.

Access your Overdraft Line of Credit and Mastercard Credit Card accounts.

Make check inquiries and view copies of checks.

Order new checks.

Obtain tax information on amounts earned on savings and checking accounts or interest paid on loans.

Verify the last date and amount of your payroll deposit.

Sign up for and use Bill Pay.

View statements online.

Apply for a loan.

Place a stop payment on checks.

View or modify automated distributions.

Change your password, email address, and security options.

Open club accounts, money management and certificates.

Perform pre-authorized cross account transfers.

Send money to others through use of a Person to Person (P2P) service.

Transfer money to and from accounts at different financial institutions.

Create and track a budget.

Create and track savings goals.

Contact Us.

#### TRANSFER LIMITATIONS.

You may make up to six (6) automatic, telephonic, CU-Online or audio response transfers to another account of yours or to a third party during any calendar month from this account. Unlimited transactions can be done at any office of SFCU.

#### FEES FOR ONLINE BANKING.

There are certain fees and charges for EFT services. For a current listing of all applicable fees, see our Service Fee Disclosure. From time to time the charges may be changed. We will notify you of any changes as required by applicable law.