

Austin Telco FCU Online Banking Agreement

This agreement sets forth the terms and conditions under which you may utilize the various features of Online Banking. Your access to Austin Telco FCU Online Banking acknowledges your acceptance of this Online Banking agreement.

User Responsibility

It is the responsibility of you, the member, to protect the integrity of your Username, Password and Security Questions and Answers. In order to prevent unauthorized transactions and/or account access, you also agree to ensure the security of the personal computer you own and/or use to access Austin Telco FCU Online Banking. Securing the PC includes the installation of antivirus software and/or spyware detection software, as well as maintaining the current software patches and/or releases.

Software Requirements

The Online Banking service requires that you have access to the internet and an internet browser with 128-bit encryption. Supported browsers currently include Internet Explorer, Google Chrome, Safari and Mozilla Firefox. Please refer to www.atfcu.org for specific information about the supported browsers. Austin Telco FCU reserves the right to require members to utilize certain operating systems and browser security levels to access Online Banking.

Service Limitations

Austin Telco FCU will use best efforts to ensure continuous service through Online Banking. With the nature of internet communication, we are unable to foresee or anticipate technical or other difficulties. These difficulties may result in the loss of data, personalized settings or other service interruptions. Online Banking is provided on an "As Available" basis and the Credit Union makes no representation or warranties related to the availability of Online Banking.

Other Agreements

The terms and conditions of this Agreement constitute the entire agreement to use Online Banking as described herein and may be modified or amended by the Credit Union as described below.

The terms and conditions of this Agreement are in addition to and part of the terms and conditions of the agreement governing the use of the website, and are in addition to all other terms and conditions in agreements governing your account with Austin Telco FCU and constitute an amendment of those other agreements.

Amendments

The Credit Union reserves the right to amend, add to, or delete the terms and conditions of this Agreement and, unless otherwise required by law, the Credit Union chooses to notify you of an amendment, or is required to do so by law, you may receive such notice electronically and you may be asked to consent to an amended version of the Agreement electronically. In addition, the Credit Union may mail or deliver a separate notice, statement message or electronic message. Your continued use of Online Banking following any such notice of a change shall constitute your agreement to be bound by all such changes.

Online Banking Changes or Discontinuation

You agree that Austin Telco FCU may revoke Online Banking access if unauthorized access occurs as a result of your negligence in safeguarding the Username, Password or Security Questions and Answers for your login, or as a result of your negligence in ensuring the security of the personal computer you own and/or use to access Online Banking. Further, you affirm if Austin Telco FCU is notified in the event that your account is involved in the filing of a petition of bankruptcy, we may revoke or refuse the Online Banking service. You agree that Austin Telco FCU will not be liable to you or any third party for any modification or discontinuance of Online Banking.

Online Banking Access

You may authorize Online Banking access for any number of authorized users, in addition to yourself. The authorized users for your account will use the same credentials as the primary account owner. Providing account login credentials to users that you authorize validates your acceptance of their actions in relation to the Membership and Account Agreement, Business Account Agreement (If

Applicable), EFT Agreement, Bill Pay Disclosure, Online Banking Agreement, and other related disclosures and agreements. Any users that you have provided login credentials will have the same level of online banking access as the primary account owner.

Multi Account Access Service

If you elect to give another member access to your account via Multi Account Access (MAA), you authorize their ability to access account information, perform transactions and manage activity, the same as you, the account owner. Multi Account Access user(s) will have the ability to enroll in or access your Bill Pay service, perform internal and external transfers, manage Text Banking, view transactions and history, as well as access Money Manager. Your authorization of Multi Account Access to members validates your acceptance of their actions in relation to the Membership and Account Agreement, Business Account Agreement, EFT Agreement, Bill Pay Disclosure and this Online Banking agreement. You can manage your Multi Account Access settings via the "My Profile" tab within Online Banking. Notify us immediately if you believe your account has been accessed without your authority. The best way to minimize your possible loss is to contact the credit union via telephone or secure messaging.

Available Account Transfers and Types

With Austin Telco FCU Online Banking, you can make transfers between all owned savings, checking, and money market accounts. Members also have the ability to transfer from their savings, checking, and money market accounts to pay their Austin Telco FCU loan, Credit Card, Home Equity Loan and Home Equity Line of Credit (HELOC). You may also make transfers from your Home Equity Line of Credit (HELOC) to your savings, checking, or money market accounts, or perform a cash advance from your credit card to your savings, checking, or money market account.

Austin Telco FCU Online Banking enables users to perform transfers between all owned savings, checking, and money market accounts to any other Austin Telco FCU member savings, checking, or money market account.

Qualified members have the ability to transfer to and from their Austin Telco FCU savings, checking or money market account to an account they own at another financial institution. This transfer ability also includes the option to transfer from an account owned at another financial institution to pay an Austin Telco FCU loan, Credit Card, Home Equity Loan or Home Equity Line of Credit (HELOC).

Minimum and maximum transfer limits are associated with transferring funds to/from another financial institution. These limits are based on your account relationship and available balance at the time of transfer. Financial Institution transfers use the Automated Clearing House (ACH) network and take 3-5 business days to reflect the receiving account.

Transfer Limitations

Austin Telco FCU does not place a limit on the number of transfers you can make from your eligible shares, but a daily limit does dictate the total amount that can be transferred to other Austin Telco FCU members or financial institutions (ACH). In addition, Federal regulations limit the number of certain types of transfers and/or withdrawals you can make from your savings and money market account to six per calendar month. The types of transfers that are limited are those requested by fax, telephone, Internet, and pre-authorized transfers.

NO WARRANTIES

Austin Telco makes no representations or warranties to you or any other person, express or implied, in law or in fact, and disclaims any and all implied warranties, including, but not limited to, the implied warranties of fitness for a particular purpose, merchantability or suitability, to you or any other person, of any of the services provided by the Credit Union under this agreement or any computer software products or programs provided by the Credit Union under this agreement, or as to the stability or compatibility of the Credit Union's software, equipment or communication interfaces with those used by you

The following related policies are incorporated by reference in and made part of this Agreement, and provide Additional Terms, Conditions, and

Guidelines regarding the Multi Account Access Agreement.

- Membership and Account Agreement
- Business Account Agreement
- Bill Pay Disclosure
- Electronic Funds Transfer Agreement
- Electronic Document Terms and Conditions
- Online Banking Disclosure and Agreement

Contact Us

For questions regarding the service, call us at 512-302-5555 or 800-252-1310, or write to us at Austin Telco FCU, 8929 Shoal Creek Blvd. Austin, TX 78757.