

GFA Federal Credit Union
Online Banking Services Agreement

The first time you access your accounts with GFA Federal Credit Union (GFA) through GFA's Express Finance, you agree to be bound by all the terms and conditions of this Online Banking Services Agreement (Agreement) and acknowledge your receipt and understanding of this disclosure. This Agreement will be governed in accordance with Federal law and regulation, and to the extent there is no applicable Federal law or regulation, by the laws of the State of Massachusetts. Each of your accounts at GFA are also governed by the applicable account disclosure Terms and Conditions provided at account opening and also located on the GFA website gfafcu.com.

Express Finance

You can access your GFA accounts through Express Finance seven days a week, 24 hours a day. However, at certain times, some or all of GFA's online banking services may not be available due to system maintenance. You will be notified of system maintenance in advance when possible. For purposes of this Agreement, our business days and hours are Monday through Friday, from 9:00 a.m. to 5:00 p.m., excluding Federal holidays.

To access your GFA accounts through Express Finance, you must have a GFA account and select an online password. Your online password can be changed within Express Finance using the user options button. For security purposes, we recommend that you change your password every 90 days, and you use Password Complexity; which will require a minimum of eight (8) characters and must include; one (1) upper and one (1) lower alpha character and one (1) numeric character. Additionally, for security purposes it is recommended that you memorize this online password and do not write it down, and that you change your password any time you think that it is warranted. You are responsible for keeping your password, account numbers and other account data confidential. Your role is extremely important in the prevention of any wrongful use of your account. You must promptly examine your statement(s) upon receipt. If you believe there are any errors in our records, you must immediately call GFA Federal Credit Union at 978-632-2542. If you believe that your online password may have been compromised, or that someone has transferred or may transfer money from your account without your permission, notify GFA at once at 978-632-2542.

Electronic Mail (E-mail)

Sending electronic mail (e-mail) through Express Finance is a way to communicate with GFA. E-mail is accessible through Express Finance after you sign in with your User ID and password. To ensure the security of your account information, we recommend that you use e-mail within Express Finance when asking specific questions about your account (s). Please do not provide your social security number or password in your e-mail to us. Additionally, you cannot use e-mail to initiate transactions on your account (s). To initiate transactions, please use the appropriate functions within Express Finance or call the Credit Union at 978-632-2542.

Payment Manager

GFA's Payment Manager Service allows you to schedule payments securely, at your convenience, seven days a week.

With Payment Manger, you can schedule; payments for current, future and recurring bills from any of your GFA checking accounts. There is no limit to the number of payments that may be authorized; however, there is a maximum dollar amount for a single payment made in a 24-hour period (\$9,999.99), and a maximum dollar amount for multiple payments made in a 24-hour period (\$19,999.99).

By providing us with names of payees, you authorize us to follow your payment instructions to the payees that you provide to us through Payment Manager. A "payee" refers to a person or business within the United States whom you wish to make a payment to.

When GFA receives payment instructions from you, you authorize us to charge your selected GFA checking account and remit funds to the payee on your behalf. The funds will be withdrawn one (1) to two (2) business days after the day you designate the payment to be sent on. Our third party company, Metavante Corporation, will make the payment by transferring funds electronically or by mailing a check payable to the payee on the "send date". Payments requested to be sent on a Saturday, Sunday or Federal Holiday will be processed on the next Business Day. You will need to make sure that if a recurring payment falls on a Saturday, Sunday or Holiday that you reschedule the payment to ensure that the payment is received by the due date.

While it is anticipated that most transactions will be completed on the exact day designated, it is understood that due to circumstances beyond the control of GFA (such as delays in mail handling, payment posting, slow responding companies or financial institutions), some transactions may take longer than anticipated. For this reason, it is recommended that all payments be scheduled to occur at least seven (7) business days prior to the day you would like a payee to receive the payment. Additionally, we recommend that you do not schedule the payment to be made during any grace period that your payee grants. When scheduling a payment, Payment Manager will provide you with an expected delivery date, and you can determine then if you want to make the payment sooner.

Metavante will use its best efforts to process all of your payments properly, however, neither GFA nor Metavante shall incur any liability if it is unable to complete any payments initiated by you through GFA Bill Payment Services because of the existence of any one or more of the following circumstances:

1. Your selected account does not contain sufficient funds to complete the transaction.
2. The bill payment processing center is not working properly and you have knowledge of this prior to executing your payment request.
3. You have not provided the correct name(s) or account information for those persons or entities to whom you wish to direct payment.
4. Circumstances beyond our control such as, but not limited to, fire, flood, or interference from an outside force that would prevent the proper execution of the transaction despite our best efforts to avoid these circumstances.

You have the right to stop or change any scheduled payment. To cancel the payment, you must cancel the payment in Payment Manager up to, but no later than 9:00 P.M. EST, on the night prior to the date you scheduled the payment to be sent. For example, if you designated that your payment should have a "Send on Date" of the 10th, you can cancel the payment up to, but no later than 9:00 P.M. EST on the 9th, by clicking the "Cancel" link in the "Pending Payment" section. You cannot cancel a payment on the designated day a payment is to be sent.

Any documentation provided to a consumer which indicates that an electronic funds transfer was made to another person shall be admissible as evidence of such transfer and shall constitute prima facie proof that such transfer was made.

Cancellation

If you wish to cancel ANY service offered through GFA's online banking services, please contact GFA at 978-632-2542 or send us cancellation instructions in writing to GFA, P.O. Box 468, Gardner, MA 01440. If, for any reason, you wish to stop using Payment Manager, we strongly recommend that you cancel all future payments at the same time that you cancel your service, by deleting those payments yourself using Payment Manager or by calling GFA at 978-632-2542. This will ensure that future payments and transfers made by you will not be duplicated. We will automatically delete all outstanding payment orders (all individual payments and all recurring payments) once we have been notified that your service has been terminated. We will continue to maintain your accounts until you notify us otherwise.

If you do not access your GFA accounts through online banking for a six (6) month period, GFA reserves the right to disconnect your service without notice. Please note that your payment information will be lost if you are disconnected from the service. GFA reserves the right to terminate your use of this

Bill Payment Service in whole or part, at any time without prior notice. After cancellation, GFA online banking services may be reinstated, by calling GFA at 978-632-2542.

Transfers

An electronic funds transfer from one of your GFA accounts to another one of your GFA accounts and initiated through Express Finance, will be posted to your account the same day it is initiated. Electronic funds transfers initiated through Express Finance may result in an overdraft of your account and may, at GFA's discretion, be cancelled. In addition, you will be charged the same overdraft charges that apply to your account.

For all savings accounts; during any statement cycle, you may not make more than six (6) transfers and withdrawals, or a combination of such transfers and withdrawals, to another GFA account of yours (including a transaction account), or to a third party by means of a preauthorized or automatic transfer or telephonic or electronic (computer) agreement, order or instruction, or by check, draft, debit card, if applicable, or similar order made by you and payable to a third party. If you exceed these transfer limitations, we may refuse to make that transfer, suspend or close your account, or require you to open additional transaction (checking) accounts and/or assess a fee for each incident as set forth in our Fee Schedule. In addition, if a hold has been placed, in accordance with our Funds Availability Policy, on deposits made into an account from which you wish to transfer funds, you may not transfer the portion of the funds held until the hold expires.

GFA will use our best efforts to process all transactions properly, however, GFA shall incur no liability if it is unable to complete any transfers initiated by you through Express Finance because of the existence of any one or more of the following circumstances:

1. Your account does not contain sufficient funds to complete the transaction or the transaction would exceed the credit limit of your overdraft protection/privilege.
2. The online banking processing center is not working properly and you know or have been advised about the malfunction before you execute the transaction.
3. Circumstances beyond the control of GFA such as, but not limited to, fire, flood, or interference from an outside force that would prevent the proper execution of the transaction, despite the fact that GFA has taken reasonable precautions to avoid those circumstances.

Stop Payments

Item Description –

If you request to stop payment through Express Finance, you must warrant that the information describing the check, including the amount and check number is correct. You also understand the exact amount of the check is necessary for GFA to stop payment. If you provide us with the incorrect amount or any other incorrect information, GFA will not be responsible for failing to place the stop payment on the check.

Agreement: You agree that unless your stop payment order is received by GFA within a reasonable time for GFA to act on the stop payment order prior to final payment, certification, or similar action on the check, that GFA will not be responsible for stopping payment. You also agree that you may not stop payment on any point-of-sale EFT, cashier or certified check or any check or payment guaranteed by you. You also understand that your stop payment request is conditional and subject to GFA verification that the check has not already been paid or that some other action to pay the check has not been taken by you.

You understand that your stop payment order will be effective: For a period of 14 days from the date of the electronic request. You understand that you will need to complete a written stop payment request with GFA that will keep the stop payment in effect for six months from the original stop payment date, unless you release this order or renew the order for additional periods, in writing. You also understand that there is a charge for each stop payment order requested, as described in the fee section of the terms and conditions.

Indemnification: You agree to indemnify and hold harmless GFA from all costs, including attorney's fees, actions, damages, or claims related to or arising from your action in refusing payment of the check, including claims of any joint depositor, payee, or endorser or in failing to stop payment of a check subject to this order or upon return of the original check.

By submitting the stop payment request electronically, you acknowledge that the transaction you stopped payment on was not properly authorized or that a previously existing authorization has been revoked.

Fees

Express Finance - there are no monthly or transaction fees associated with accessing your accounts through Express Finance however, fees may be assessed by your Internet Service Provider. You agree to be responsible for any telephone or internet access charges incurred by accessing your GFA accounts through Express Finance.

Payment Manager - there are no monthly or transaction fees associated with paying your bills through Payment Manager however; there are Stop Payment and NSF/Uncollected Funds fees that apply to your account. These fees are outlined in the Fee Schedule section of the Terms and Conditions. Additionally, Payment Manager offers the ability to expedite a payment; if the payment is allowed to be funded using a credit/debit card the fee is \$5.00, if the expedited payment is sent electronically the fee is \$10.00 and if the payment is sent by check overnight the fee is \$25.00. Payment Manager also offers you the ability to purchase a year end CD that contains your account information, bill payments and electronic bills, the fee for this service is \$30.00

We reserve the right to change the charges, fees or other terms described in the Terms and Conditions, as well as terms described in this Agreement. When changes are made to any fees or charges, we will notify you through email or send a notice to you at the address shown on our records. The notice will be posted or sent at least thirty (30) days in advance of the effective date of any additional fees for online transactions, or of any stricter limitations. If such a change is made, and it can be disclosed without jeopardizing the security of the system, we will provide you with electronic or written notice within thirty (30) days after the change. As always, you may choose to accept or decline changes by continuing or discontinuing the account services to which these changes relate.

New Services

GFA may, from time to time, introduce new online services. We will notify you of new services, and you agree to be bound by the rules communicated to you concerning those services if you use those services when they become available.

Confidentiality

We may disclose information to third parties about your account or the transfers you make when:

1. it is necessary for completing transfers,
2. in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant,
3. in order to comply with government agency or court orders,
4. if you give us your written permission.

Additional information is available by reviewing our Privacy Policy.

Other General Terms

Other Terms - In addition to this Online Banking Service Agreement, and the GFA Terms & Conditions, you agree to be bound by and will comply with the requirements of the Electronic Funds Transfer Disclosure and Agreement, which informs you of the terms and conditions governing the use of our electronic transfer services. If you use or allow others to use the

electronic services offered GFA Federal Credit Union, you are agreeing to the terms and conditions of the Electronic Funds Transfer Disclosure and Agreement.

Except as specifically provided in the Agreement or where the law requires a different standard, you agree that neither GFA nor the service providers shall be responsible for any loss, property damage or bodily injury, whether caused by the equipment, software, GFA Federal Credit Union, internet browser providers, internet access providers, or an agent or subcontractor of any of the foregoing. Nor shall GFA, or the service providers, be responsible for any direct, indirect, special or consequential, economic or other damages arising in any way out of the installation, use or maintenance of the equipment, software, or internet browser or access software.