

Home Banking Services Agreement & Disclosures

NOTE: You must read and agree to these Terms, Conditions, and Disclosures ("Terms") before accessing the Internet Home Banking Services for the first time. You may print or download these Terms for your future reference by following the instructions appearing at the bottom of this page. If you agree to the Terms, Conditions, and Disclosures for the Internet Home Banking Services, please indicate your acceptance by clicking where indicated at the bottom of this page.

In this **AGREEMENT AND DISCLOSURES**, the words "we", "us", and "our" mean Greater TEXAS Federal Credit Union ("GTFCU"). The words "you" and "your" mean the GTFCU member or any other person authorized to transact business on any GTFCU account which may be accessed by way of the Services.

The Terms in this Agreement apply to the Home Banking Services (the "Services"). By using the Services or by authorizing anyone else to use the Services, you agree that your use of the Services is governed by the Terms herein, the terms of the GTFCU Account Agreement, and any additional terms, conditions, or disclosures that may be provided to you when your application is approved. In the event of any conflict between the Terms and any other governing terms, conditions, or disclosures, the Terms herein control.

A. Computer Equipment and Software; Our Liability. Computer Equipment and Software; Our Liability. You will need an encrypted Web browser such as, Microsoft Internet Explorer 11.0 or greater, Mozilla Firefox (all versions), Opera 31.0 or greater, Safari 8.0 or greater, or Chrome 44.0.2 or greater. If you want to use home banking, please make sure it's a secure connection using RSA encryption and SSL. Browser requirements are subject to change.

GTFCU will be responsible for acting only on those instructions sent through the Services which are actually received and cannot assume responsibility for malfunctions in communications facilities not under our control that may affect the accuracy or timeliness of messages you send. GTFCU is not responsible for any losses or delays in transmission of instructions arising out of the use of any Internet Access Service Provider or caused by any browser software. GTFCU is 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. GTFCU is not responsible for any computer virus or related problems which may be attributable to services provided by any Internet Access Service Provider. GTFCU is not responsible for any technical or editorial errors contained in or omissions from any user guide or other information related to the Services.

We are not responsible for any loss, damage or injury, whether caused by your equipment, your software, or the Services. We will not be responsible for any direct, indirect, special or consequential damages arising in any way out of the installation, use or maintenance of your equipment, your software, or the Services, except where the law requires a different standard. You agree to be bound by and to comply with any requirements in any user's guide, instructional manual, or other instructions that we may provide to you in connection with the Services.

GTFCU MAKES NO EXPRESS OR IMPLIED WARRANTIES CONCERNING THE SERVICES 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 IS PROHIBITED BY LAW.

B. Access. The Services are generally accessible 24 hours a day, seven days a week, except that the Services may be inaccessible for a reasonable period of time each week for system maintenance. We are not liable under this Agreement for failure to provide access to the Services or for service interruptions due to a system failure or other unforeseen acts or circumstances.

C. Transfers and Bill Payments. When you instruct us to transfer funds between your accounts or pay a bill through the Services, you authorize us and any third party acting on our behalf to make the necessary withdrawals from the GTFCU account you designate and act as your agent in processing payments to targeted merchants and transfers to and from targeted accounts pursuant to your payment and/or transfer instructions. You agree that you will instruct GTFCU to make a withdrawal only when a sufficient balance is or will be available in your designated account at the time of withdrawal. We will not be obligated to act on any withdrawal instruction from you if sufficient funds, including overdraft lines of credit, are not available in the account you designated. This authorization shall remain in effect until it is terminated by you or GTFCU.

D. Maintaining Your Accounts. You agree to properly maintain any accounts you have with us, to comply with the rules governing these accounts, and to pay any fees associated with the use or maintenance of your accounts.

E. Overdrafts. You agree that your use of the Services and your Personal Identification Number (PIN) shall be subject to the Overdraft and Overdraft Protection provisions set forth in your Account Agreement with us.

F. PIN and Password Security. You will need a Personal Identification Number ("PIN") and password to access the Services. You agree to keep your PIN and password in confidence, to refrain from disclosing them to any third party and to refrain from recording or displaying them in such a manner that it will be accessible by third parties. Any person having access to your User ID and PIN will be able to access the services and perform all transactions, including reviewing Account information and making transfers to other Accounts and to other persons.

You agree that the use of the PIN and password by you, any other applicant, any party to any of your Accounts which may be accessed by the PIN and password, anyone you permit or authorize to use your PIN or password, and anyone to whom you disclose your PIN or password or give access to your PIN or password shall be deemed an authorized use for which you shall be liable. If you authorize other persons to use your PIN in any manner, your authorization will be considered

unlimited in amount and manner until you have notified us in writing that you have revoked the authorization and changed your PIN, and you are responsible for any transactions made by such persons until you notify us that transfers by that person are no longer authorized and we have a reasonable opportunity to act upon the change of your PIN. You will also be responsible for reporting the loss, theft, or compromise of your PIN or password to us as soon as possible. For your security, in the event that someone tries to access your Account without knowing your PIN, the system will lock out all access to your Account after a third incorrect PIN entry. In such event, you must contact GTFCU to have account access by way of the Services restored.

G. Termination of Services. We reserve the right to terminate your use of the Services at any time without prior notice. You or any other party to your Account can terminate this Agreement and the Services by notifying us in writing. Include your name, address, social security number, signature, and date of request in your notification. Unless otherwise indicated, termination by you applies only to the Home Banking Service, does not terminate your other relationships with us, and is effective on the first business day following our receipt of your written notice.

Termination of this Agreement or the Services will not affect the rights and obligations of the parties to this Agreement for transactions initiated prior to termination. Notwithstanding your termination of this Agreement or the Services, you will remain responsible for any transactions initiated by any person to whom you have furnished your PIN. In addition, you should be sure to cancel all outstanding bill payment orders before you notify us that you are terminating this Agreement or the Services. We will not be liable for payments that you fail to cancel, or that were made because you failed to notify us promptly that you were terminating the Services.

H. Amendments to this Agreement and New Services. We reserve the right to amend this Agreement and to change the terms and conditions governing the Services at any time subject to such notice as may be required by applicable law. Your use of the Services following receipt of any such notice will constitute your acceptance of any such change. We may introduce new Services or enhance the existing Services. By using any new Services when they become available, you agree that they will be governed by this Agreement and Disclosures as well as any additional terms, conditions and disclosures we provide to you.

I. Enforcement and Governing Law. These Terms are governed by and construed in accordance with the laws of the State of Texas to the extent not pre-empted by applicable federal law, and venue lies in Travis County, Texas. You agree that if there is any inconsistency between the terms of the Agreement and any applicable law, regulation, or rule, these Terms prevail to the extent that any such law, regulation, or rule may be modified by agreement between us.

J. Types of Service.

1. Account Access Service. You must have a password and a Home Banking PIN to use the Account Access Service. You may request a Home Banking PIN by contacting our Member Services Department at (512) 458-2558 or (800) 749-9732, ext. 1003. You may access your accounts through our Internet Web site using your account number and PIN to:

- transfer funds between your share draft account(s), share account(s), and Money Market Security Accounts,
- make payments from your share draft and share account(s) to loan accounts with us,
- obtain information regarding:
 - your account balance and deposits of share draft, share, and Money Market Security Accounts,
 - remote deposits, (See Section Y. for on-line disclosure),
 - your withdrawals from share or share draft accounts,
 - specific checks that have cleared your share draft account,
 - your loan balances,
- You may also transfer funds from your account to another member's account,
- Transfer fund between financial institutions, (See Section Z. for on-line disclosure),
- You may make bill payments to designated merchants, persons or entities permitted by the credit union,
- You may obtain information (payee, payment status, etc.) about your bill payments,
- You may re-order checks,
- You may issue stop payment on checks,
- You may order statement copies and check copies.

2. Bill Paying Service. The Bill Paying Service will allow you to pay bills from your Checking account. The Bill Paying Service will not function with Money Market Security Accounts or regular share accounts. You may not make bill payments to local, state or federal governmental agencies or courts. We reserve the right to refuse to pay any payee to whom you direct a payment. If we refuse to pay a payee, we will notify you promptly except in the case of payments directed to governmental agencies. In addition to the password and PIN number required for Account Access Service, to access the Bill Paying Service you will need an Account Access Code and a Personal Security Code, which you will receive upon request from our Bill Paying Service provider.

We process bill payments two ways: by electronic payment and by paper check. When you pay a bill, the Services will indicate how payment will be made if your payee is listed on the Services' database of payees. If your payee is not listed on the payee database, we will always send payment to the merchant by paper check and solicit the merchant to sign up to receive future payments electronically from us. If your merchant is not listed in the database and you make a payment to the same merchant in the future, check the database again to see if the merchant has been added and if the merchant has elected to receive electronic payments. All payments sent by check and subsequently returned to us due to insufficient funds are subject to the Insufficient Funds Fee listed in Section M of this Agreement.

By providing the Services with the names and account information of those persons or entities to whom you wish to direct payment, you authorize the Services to follow the payment instructions that it receives from you. When the Services receives a payment instruction from you, you authorize the Services to debit your Checking Account and remit funds on your behalf so that the funds arrive as close to the business day designated by you as reasonably possible.

It is your responsibility to schedule your bill payments in such a manner that your obligations will be paid on time. When you initially set up each of your bill payment payees, the Service will notify you whether a payment or payments to the payee will be made by means of an electronic payment or by a paper draft. Because of circumstances beyond our control, particularly delays in handling and posting payments by slow responding companies or financial institutions, some transactions may take a day or even a few days longer to be credited by your payee to your Account. For that reason, you should schedule all payment dates at least five business days before the actual payment due date if the bill payment will be transmitted by us electronically, and at least ten business days before the actual payment due date if the bill payment will be transmitted by us by means of a paper draft. You are responsible for any late payments or finance charges that may be assessed by your payee as a result of late payment if you do not comply with this procedure. When you designate a payment date for a bill payment, your payment will be sent to the merchant, institution or individual on the date you select or the previous business day if that date falls on a weekend or a holiday. Payments will be debited from your account two business days before the designated payment date on electronic payments, five days for paper drafts.

If there are insufficient funds available in your designated account on the day a bill payment is scheduled to be made and you do not have overdraft protection available, then we will not make the payment and we will block all other scheduled bill payments through the Services until the matter is resolved. GTFCU may mail you a notice when this happens and you may see a special warning sign on your computer screen the next time you sign on to the Bill Paying Service. However, GTFCU is under no obligation to notify you when you have insufficient funds in your Account to make a payment. Once resolved, we will release the block on all scheduled payments and try to complete the transaction again on the next business day. If there are still insufficient funds on the second try, we will again block all scheduled payments and try again after the matter is resolved. If funds are not available on the third attempt, we will cancel the scheduled bill payment. If the third try is unsuccessful, then you will be subject to a fee for insufficient funds as disclosed in Section M. Therefore, it is very important to take note of the "Funds Must Be Available On" field to insure sufficient funds are available when a payment is made.

If you wish to cancel a scheduled bill payment, we must receive your request prior to the debiting of the payment from your Account.

You may call us at the telephone number listed in Section O to verify if a bill paying transaction was made. We are not responsible for postal delays or processing delays by the payee.

K. Limitations on Transfers.

(1) Share Draft Accounts.

- a. The Bill Paying Service will only allow individual bill payments of up to \$25,000 each.
- b. The Bill Paying Service will not make payments to local, state or federal governmental agencies or courts.

(2) Share Accounts. Government regulations restrict the number of preauthorized and telephone transfers (including transfers by way of data transmission) from your Credit Union Savings or Money Market Security Accounts to no more than six (6) per month. Transfers made through your use of the Services are included when computing the permissible number of monthly transfers made. Transfers from your Checking Accounts and transfers from your Savings or Money Market Security Account to make payments on your loans with us do not count against this limitation. If you exceed the number of transfers permitted, your Account may be subject to closure.

L. Stop Payment. You acknowledge and agree that you may not stop payment of account transfers initiated through your use of the Services. However, under certain conditions you may stop payment of preauthorized payments through the Bill Paying Service. See the disclosures appearing below for more information concerning your right to stop payment of certain preauthorized bill payment transfers.

M. Fees. There is no fee for online banking. Pricing for all fees associated with the Services is subject to change.

You are responsible for all telephone charges incurred in connecting to the Services. You also are responsible for charges by any Internet Access Service Provider.

There is a \$26 fee for each non-sufficient funds or ODP entry resulting from your use of the Services. You agree to pay an NSF fee even if a payment is not returned but is paid and overdraws your Checking Account. GTFCU is not responsible to notify you if sufficient funds are not available in your Checking Account.

You understand that if you do not have sufficient funds in your Account, you are responsible for making alternate arrangements for the payment or rescheduling the payment through the Services. We reserve the right to suspend your access to the Services until all non-sufficient funds issues are resolved.

There is a \$26.00 fee for each stop payment order you make in connection with the Services.

We will assess charges for fees first against your Share Account, and then against your Checking Account, if applicable, if funds are not available in your Share Account.

N. Interest on Past Due Obligations. If you do not pay any amount owed to us when due, you agree to pay interest on the unpaid balance at the rate of 18% per annum, or 1.5% per month (or the maximum rate allowed by applicable law, if less). In the event that your debt has to be referred to a third party for collection of the outstanding balances, you agree to pay all collection costs, including reasonable attorney's fees and court costs.

O. Our Member Service Information. Our Main Office Member Services Department is available at (512) 458-2558 or (800) 749-9732 from 9:00 a.m. to 4:00 p.m. (CST) Monday through Friday, 9:00 a.m. to 1:00 p.m. on Saturday, except for holidays observed by GTFCU. Mail may be addressed to:

Greater TEXAS Federal Credit Union
ATTN: Member Services Department
6411 N. Lamar Blvd.
Austin, Texas 78752-4088

P. Documentation. You will receive a confirmation screen with reference information after every transfer you make. You may save or print this information for your records. All payments and transactions made using the Services will be listed on your monthly Account statement that you receive from us.

Q. Confidentiality. We will disclose information to third parties about your Account or the transfers you make: only in accordance with our Privacy Notice.

ELECTRONIC FUND TRANSFERS DISCLOSURES

The following disclosures provide important information concerning your rights and responsibilities when you make transfers to and from your Accounts using the Services. They are provided pursuant to the Electronic Fund Transfers Act ("Act") and Federal Reserve Board Regulation E.

Note to Business Account Holders and Health Savings Accounts(HSA): The Act and Regulation do not apply to Business Accounts or HSA Accounts. Except as may be provided in any other agreement you have with us governing your Accounts, these disclosures are provided to Business Account and HSA Account holders for informational purposes only and are not intended to expand the scope or coverage of the Act or Regulation. You acknowledge and agree that it is your responsibility to notify us immediately in writing of any possible unauthorized use of your PIN. The liability limitations disclosed below for unauthorized transfers on personal accounts do not apply to transfers made to or from Business Accounts or HSA Accounts. You agree that losses from the unauthorized use of your PIN on your Business Accounts or HSA Accounts are your sole responsibility and that we are not liable for any such losses under any circumstances.

R. Your Liability for Unauthorized Transfers and Advisability of Prompt Reporting. If you believe your PIN has been lost, stolen or compromised, you should change your PIN immediately using the Services.

Tell us AT ONCE if you believe your PIN has been lost, stolen, or compromised, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your Account (plus your maximum overdraft line of credit, if any). If you tell us within two business days, you can lose no more than \$50 if someone used your PIN without your permission.

If you do NOT tell us within two business days after you learn of the loss or theft of your PIN, and we can prove we could have stopped someone from using your PIN 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, including those made by Card, PIN or other means, 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 (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

S. Contact in Event of Unauthorized Transfer. If you believe your password or PIN or other codes have been lost or stolen or that someone has transferred or may transfer money from your account without your permission call or write to GTFCU at the number and address listed in Section O of this Agreement. You should also call the number or write to the address listed in Section O if you believe a transfer has been made using the information from your check without your permission.

T. Business Days. Our normal business days are Monday through Friday, excluding holidays observed by GTFCU.

U. Preauthorized Payments.

(1) Right to stop payment and procedure for doing so. If you have arranged to have regular payments made from your account, you can stop any of these payments by calling or writing to us at the number and address listed in Section O of this Agreement.

You must notify us in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call. We will charge you a fee as listed in Section L of this Agreement for each stop payment order you give.

(2) **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you ten (10) days before each payment when it will be made and how much it will be unless you have agreed with the merchant to receive notice only when a transfer falls outside a specified range of amounts or only when a transfer differs from the most recent transfer by more than an agreed-upon amount.

(3) **Liability for failure to stop payment of preauthorized transfers.** If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

V. GTFCU's Liability for Failure to Make Transfers.

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

(1) Through no fault of ours, you do not have enough money in your account or through your overdraft protection to make the transfer or payment, or your Account is closed.

(2) You used the wrong PIN or you have not properly followed any applicable computer, Internet access, or user instructions for making transfer and bill payment transactions.

(3) Through no fault of ours, the transfer would go over the credit limit on your line of credit, if applicable.

(4) The funds in your Account are subject to an administrative hold, legal process or other claim.

(5) You have not given us complete, correct and current information or instructions so that we can process a transfer or bill payment.

(6) The Services, your equipment, the software, or any communications link is not working properly and you know or have been advised by us about the malfunction and you use the Services anyway.

(7) You do not authorize a bill payment soon enough for your payment to be made and properly credited by the payee by the time it is due.

(8) We make a timely bill payment but the payee nevertheless does not credit your payment promptly after receipt.

(9) You were trying to defraud us.

(10) Circumstances beyond our control (such as, but not limited to, fire, flood, or interference from an outside source) prevent the proper execution of the transaction and we have taken reasonable precautions to avoid these circumstances.

W. In Case of Errors or Questions About Your Electronic Transfers:

Telephone or write to us at the number and address listed in Section O of this Agreement as soon as you can if you think your statement is wrong or if you need more information about a transfer listed on the statement. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the problem or error appeared.

(1) Tell us your name and account number.

(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your Account within 10 business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your Account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

OUR SOLE RESPONSIBILITY FOR AN ERROR IN A TRANSFER IS TO CORRECT THE ERROR, BUT IN NO CASE WILL WE BE LIABLE FOR ANY OTHER DIRECT, INDIRECT, SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGES, INCLUDING ATTORNEY'S FEES. IN STATES THAT DO NOT ALLOW THE EXCLUSION OR LIMITATION OF LIABILITY FOR INDIRECT, SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGES, OUR LIABILITY IS LIMITED TO THE EXTENT PERMITTED BY APPLICABLE LAW.

X. Maintaining your active status

In order to maintain an active status, your on-line banking must be utilized every 90 days. If your service becomes inactive, you will be contacted by e-mail and must respond within 30 days to re-activate your service.

Y. Remote Deposit Terms and Conditions

This Remote Deposit Capture Agreement contains the terms and conditions that govern the use of Remote Deposit Capture provided to you by GTFCU. By accepting the Terms and Conditions you acknowledge and agree to abide by the rules and requirements for use of Remote Deposit. The words "I," "me," or "my" mean the

individual that is using GTNet's Remote Deposit Service. The words "you" and "your" refer to GTFCU (GTFCU). My use of Remote Deposit constitutes my acceptance of the terms and conditions.

Use of Remote Deposit.

Remote Deposit allows me to make deposits to my checking account from anywhere by scanning checks on your mobile device by delivering the images and information required to GTFCU. The mobile device must capture an image of the front and back of each check to be deposited, it must read and capture all magnetic ink character recognition ("MICR") line on each check, and must read and capture all such other data and information as is required by this Agreement. Once items are reviewed and approved, GTFCU will then transmit the scanned image to the paying financial institution for collection.

GTFCU will try to send an email notifying me receipt of deposit(s). GTFCU will also try to notify me for any rejected items or for any holds placed. I understand that receipt of an image does not occur until I am notified of the image via email. In the event that I receive no email, the information will be available in the History page on the Remote Deposit site. I understand that any amount credited to my account for items deposited is provisional credit and I agree to indemnify you against any loss you suffer because of your acceptance of the remotely deposited check.

Compliance with Law.

I agree to use the products and service for lawful purposes and in compliance with laws, statutes, regulations and ordinances pertaining to the services, all laws relating to the banking transactions contemplated hereunder. I warrant that I will only transmit acceptable items for deposit and have handled the original items in accordance with applicable laws, rules, and regulations. I promise to indemnify and hold GTFCU harmless for any damages, liabilities, costs, expenses (including attorneys' fees) or other harm arising out of any violation thereof. This indemnity will survive termination of my Account and this Agreement.

Check Processing and Requirements.

Any image of a check that is transmitted for deposit must accurately and legibly provide all the information on the front and back of the check prior to being scanned. The scanned image of the check transmitted to you must accurately and legibly provide, among other things, the following information: (1) the information identifying the drawer and the paying bank that is preprinted on the check, including complete and accurate MICR information and the signature(s); and (2) other information placed on the check prior to the time an image of the check is captured, such as any required identification written on the front of the check and any endorsements applied to the back of the check.

Check Endorsement Requirements.

Prior to scanning a check, I will endorse the back of the check. My endorsement will include my signature and my account number. A two party check that is not endorsed by both parties will not be accepted for deposit. If the check is payable to me and my joint member both of us must endorse the check. Third party checks will not be accepted for deposit, i.e., any item that is made payable to another party and then endorsed to me by such party.

Deposit Confirmation.

I understand that receipt of an image does not occur until after you notify me of receipt of the image via email. I understand that in the event I receive a notification from you confirming receipt of an image, such notification does not mean the image contains no errors or that you are responsible for any information I transmit to you. You are not responsible for any image that you do not receive. If an email is not received within 24 hours after submitting deposit, I will log into Remote Deposit and review the History page for status of deposit.

Rejection of Deposit.

Notwithstanding anything to the contrary, you reserve the right, within your sole and absolute discretion, to accept or reject any item for remote deposit into my account.

You are not liable for any service or late charges levied against me due to your rejection of any item. In all cases, I am responsible for any loss or overdraft plus any applicable fees due to an item being returned.

Email Address.

I will notify you immediately if I change my email address, as this is the email address where you will send me notification of receipt of remote deposit items and rejection notifications.

Funds Availability.

Deposits submitted before 3:00 PM (Central Standard Time, C.S.T) Monday through Friday, excluding Holidays, will post on the same day after 4:00 PM. Deposits received after 3:00 PM C.S.T will be posted the following business day by 9:00 AM C.S.T.

It is my sole responsibility to verify that items deposited using Remote Deposit have been received and accepted for deposit. I understand that part or the full amount of my deposit will be placed on hold. It is my responsibility to review my account to determine available funds. I understand that any amount credited to my account for items deposited using Remote Deposit is a provisional credit and I agree to indemnify you against any loss you suffer because of your acceptance of the remotely deposited check.

Unavailability of Services.

I understand that GTNet may at times be temporarily unavailable due to Credit Union system maintenance or technical difficulties including those of the Internet service provider and Internet software. In the event that the Remote Deposit is unavailable, I acknowledge that I can deposit an original check at a local branch or by mailing the original check to 6411 N. Lamar Blvd. Austin, TX 78752.

Unacceptable Deposits.

I understand and agree that I am not permitted to deposit the following items:

1. Any item that is stamped with a "non-negotiable" watermark.
2. Any item that contains evidence of alteration to the information originally contained on the check.
3. Any item issued by a financial institution in a foreign country or not payable in US Dollars.
4. Any item that is "stale dated" or "post dated."
5. Any third party check, i.e., any item that is made payable to another party and then endorsed to me by such party.

Limitations on Frequency and Dollar Amounts.

I understand that I cannot exceed the limitations on frequency and dollar amounts of remote deposits that are set forth. I understand that I am limited to 10 checks per day and the following deposit limits of:

1. "Per Deposit Limit"- \$2,500.00
2. "Per Daily Limit"- \$5,000.00

Accountholder's Warranties.

I make the following warranties and representations with respect to each image of an original check I transmit to you utilizing Remote Deposit:

1. Checks Deposited. Each image of a check transmitted to you is a true and accurate rendition of the front and back of the original check, without any alteration, and the drawer of the check has no defense against payment of the check;
2. Endorsements. I will properly endorse each item by signing the back of each check and indicating my account number;
3. Image Quality. The amount, the payee, signature(s), and endorsement(s) on the original check are legible, genuine, and accurate;
4. No duplicates. I will not: (i) create duplicate images of the checks, (ii) transmit a duplicate image or file to GTFCU, or (iii) deposit or otherwise negotiate the original of any check of which an image was created, I will not deposit or otherwise endorse to a third party the original item, and no person will receive a transfer, presentment, or return of or otherwise be charged for, the item such that the person will be asked to make payment based on an item already paid.
5. Computer Virus. Files and images transmitted to you will contain no virus or any other disabling features that may have an adverse impact on your network, data, or related systems.

Returned Checks.

If Images of Checks I deposit are dishonored or otherwise returned unpaid by the drawee bank, or are returned by a clearing agent for any reason, including, but not limited, to issues relating to the quality of the image, I understand and agree that I maintain the original check or have destroyed the original check and therefore the original check will not be returned. I understand that the image will be in the form of a paper reproduction of the original check or a substitute check. Unless otherwise instructed, I will not deposit the original check. I understand that my account will be charged back the amount of the item returned along with a return check fee.

Maintenance and Destruction of Original Check.

I will securely store each original check for a period of 30 days after receipt from you that file has been accepted. Within those 30 days I will make appropriate security measures to ensure that: (i) the information contained on the check(s) are not to be disclosed, (ii) the checks will not be duplicated or scanned more than one time, and (iii) checks will not be deposited or negotiated in any form. I understand this means the original check(s) must be accessible after a file has been accepted by you. After such period expires, I will destroy the original check. I understand that I am responsible for any loss caused by my failure to secure the original checks.

Accountholder's Indemnification Obligation.

I understand that I am required to indemnify and hold you harmless against any and all claims, actions, damages, liabilities, costs, and expenses, including reasonable attorneys' fees and expenses arising from my use of Remote Deposit.

In Case of Errors.

In the event that I believe there has been an error with respect to any original check or image thereof transmitted to you for deposit, I will immediately contact you regarding such error, Monday through Friday, 9:00 AM to 4:00 PM central standard time:

Telephone Number: (800) 749-9732 EXT. 1003 (Member Service)

Periodic Statement.

Remote Deposit credits will be reflected on my monthly statement. I understand that I am required to notify you of any error relating to images transmitted no later than 14 days after receipt of the monthly statement that includes any transaction I allege is erroneous. I am responsible for any errors I fail to bring to your attention within such time period.

Termination of Service.

You may deny, suspend, or revoke access to Services immediately, in your sole discretion, without notice, if you feel abuse or fraud with service. In the event of termination of service, I will remain liable for all transactions performed on the account.

Z. Financial Institution to Financial Institution Transfers**Deposit Verification Tips**

1. GTFCU will make a small deposit into your account within the next 3 business days. We will also make a withdrawal for the similar amount from your account.
2. Check your online account or statement at the other financial institution to verify this amount. The deposit and withdrawal will appear with the name of our institution.
3. You will need to return to the FI to FI Account option in GTNET and correctly verify the deposit and withdrawal amounts to activate the account transfers.

Disclosure Statement for online ACH Origination Request

I/we hereby authorize GTFCU (GTFCU) to originate ACH credit/debit entries to my account at another institution, and if necessary, to make adjustments to any transfer errors or my account as GTFCU determines in its sole discretion. The maximum funds allowed per transaction are \$5,000.00. All out bound debits will be assessed a \$3.00 transfer fee. Once a transfer is made to the other financial institution, GTFCU will have no further responsibility or liability for the deposit or withdrawal of such funds.

I/we acknowledge that the origination of ACH transactions to my account must comply with the provision of U.S. and in accord with NACHA ACH rules and regulations. I represent and warrant that I am authorized to conduct transactions on all accounts involved in the transfer.

In order to confirm setup of this transfer authorization, I authorize GTFCU to make a small (\$1.00 or less) deposit and withdrawal of the same amount, on the same day, to the above listed account. I understand GTFCU does not control the order of posting of this deposit and withdrawal and that I must therefore ensure that a minimum of \$1.00 is available for the transfer from this account. I agree that GTFCU is not responsible for any overdraft, insufficient funds, or other fees that result solely as a result of my failure to make at least \$1.00 available for the transfer.

I agree that GTFCU may rely upon any identifying account number given by me in connection with a transfer, even if the number identified a person different than the named beneficiary or a financial institution different from the named financial institution. I agree that neither GTFCU nor any other institution involved in the transaction has a duty to determine whether the number given matches the intended beneficiary or the named financial institution.

I agree that GTFCU may delay or cancel a transfer request if it deems such action necessary. If GTFCU does not receive final settlement for any provisional credit

I have received, I agree that GTFCU may charge back the provisional credit amount to my account or any other account on which I am an owner and/or require direct reimbursement from me.

I understand this agreement remains in full force and effect until I revoke my authorization by deleting the above amount from my account transfer list. Where ACH transfers are made for the transfer of making loan payments, the monitoring of the loan balance, the final payoff amount, and the cancellation of the ACH Agreement are the responsibility of the member. GTFCU is not liable for transfers made or any cost incurred by the member in the event that the ACH Agreement is not canceled at the time a loan is paid off.