

CyberMAT Online Financial Services Agreement and Disclosures

(Please read this Agreement and these Disclosures before registering for the CyberMAT Online Financial Services with Air Force Federal Credit Union. You may print this document by clicking the "Print" button on your Internet Browser.)

Agreement

General. This CyberMAT Online Financial Services Agreement and Disclosures ("Agreement") is the contract which covers your and our rights and responsibilities concerning the CyberMAT Online Financial Services ("CyberMAT") offered to you by Air Force Federal Credit Union ("Air Force FCU" or "Credit Union"). CyberMAT permits you to electronically view account information, initiate account transactions involving your accounts, and to communicate with Air Force FCU. In this Agreement, the words "you," "your," and "yours" mean those who request and use CyberMAT, any joint owners of accounts accessed under this Agreement, or any authorized users of this service. The words "we," "us," and "our" mean Air Force Federal Credit Union. The word "account" means any one or more accounts you have with Air Force FCU. If you enroll for the CyberMAT service, you agree that your use of the service shall be governed by the terms and conditions set forth in this Agreement as well as those in the Air Force Federal Credit Union Universal Account Agreement, which is incorporated herein by reference. In addition, transactions involving a line-of-credit account will be subject to the terms of your line-of-credit agreement.

Eligibility. The CyberMAT service is open to all Air Force FCU members, subject to Credit Union approval.

Computer Equipment and Software. Once registered for CyberMAT, you may use a personal computer to access your accounts. You must use your username and password to access your accounts. CyberMAT is accessible seven days a week, twenty-four hours a day with the exception of those times during Air Force FCU's end-of-day and end-of-month processing, when necessary maintenance is being done, or an exception applies as specifically stated in the "Air Force Federal Credit Union's Liability For Failure To Make Transfers" section of this Agreement. You may access CyberMAT by visiting our website. You will need to have a personal computer, an Internet connection, and an Internet browser that supports 128-bit encryption to access CyberMAT. You are responsible for the set-up and maintenance of your home computer and modem as well as any and all telephone access fees or Internet service fees that may be assessed by your telephone company or Internet service provider.

THE CREDIT UNION DOES NOT MAKE ANY WARRANTIES ON EQUIPMENT, HARDWARE, OR SOFTWARE, OR WITH RESPECT TO YOUR INTERNET SERVICE PROVIDER, EITHER EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

You are responsible for the installation, maintenance, and operation of any software and your computer. Air Force FCU will not be responsible for any errors or failures involving any telephone service, Internet service, software installation, or your computer. The Credit Union is not responsible

for any loss, damage, or injury, whether caused by your equipment, your software, or CyberMAT. The Credit Union is not 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 CyberMAT, except where the law requires a different standard. You agree to be bound by and to comply with any requirement in any user's guide, instructional manual, or other instructions that we may provide to you in connection with CyberMAT.

Additional Services. The Credit Union may introduce new services or enhance the existing services for CyberMAT from time to time. We will notify you when these new or enhanced services are available. By using the new or enhanced services of CyberMAT when they become available, you agree your use will be governed by this Agreement as well as any additional agreements or disclosures we may provide to you.

Overdrafts. You agree that your use of CyberMAT and your password shall be subject to the Overdrafts and Overdraft Protection provision set forth in the Air Force FCU Universal Account Agreement. If there are insufficient funds available in your account or from any form of overdraft protection, CyberMAT may not process a bill payment that you have arranged for. In such event, you understand and agree that you will be responsible for making alternate payment arrangements with the payee or for rescheduling the payment through CyberMAT.

Security of Password. You agree to keep your password in confidence, to refrain from disclosing your password to any third party, and to refrain from recording or displaying your password in such a manner that they will be accessible by third parties. **Any person having access to your password will be able to access CyberMAT 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 password by you, any other applicant, any party to any of your accounts which may be accessed by the password, anyone you permit or authorize to use your password, and anyone to whom you disclose your password or give access to your password shall be deemed an authorized use for which you shall be liable. You agree not to disclose or otherwise make your password available to anyone not authorized to sign on your accounts. If you authorize anyone to use your password, that authority shall continue until you specifically revoke such authority by notifying Air Force FCU in writing. You will be responsible for reporting the loss, theft, or compromise of your password to us as soon as possible after the loss, theft, or compromise. For your security, in the event that someone tries to access your account without knowing your password, CyberMAT will lock out all access to your account after a third incorrect password entry. In such event, you must contact the Credit Union to have access to your account by way of CyberMAT unlocked. If you fail to maintain the security of your password and Air Force FCU suffers a loss, we may terminate your access to CyberMAT immediately.

Stop Payment. When you arrange for CyberMAT, you acknowledge and agree that you may not stop payment of account transfers initiated through your use of CyberMAT, provided, however, that under certain conditions you may stop payment of certain preauthorized payments through the Bill Payment Services or external transfer. See the disclosures appearing below for more information concerning your right to stop payment of certain preauthorized payments through the Bill Payment Services.

Termination of CyberMAT. You agree that we may terminate this Agreement and your use of CyberMAT, in whole or in part, at any time. You or any other party to your account can terminate this

Agreement and CyberMAT at any time by notifying us in writing. Termination by you will be effective on the first business day following our receipt of your written notice. If you close your Account, you agree to notify us if you are an active CyberMAT Bill Payment Services user. If you cancel your Bill Payment Services with us all scheduled and unprocessed payments will be canceled. In such event, you agree to be responsible for ensuring that your payees receive timely payment by an alternate payment method and we will not be responsible for any late fees, finance charges, or other charges that you may incur if you fail to do so. Except for pending transactions with the Bill Payment Services that will be canceled, termination of this Agreement or CyberMAT 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 any CyberMAT service, you will remain responsible for any transactions initiated by any person to whom you have furnished your password.

Amendments to this Agreement. Air Force FCU reserves the right to amend this Agreement and to change the terms and conditions governing CyberMAT at any time subject to such notice as may be required by applicable law. Your use of CyberMAT following receipt of any such notice will constitute your acceptance of any such change. Your use of CyberMAT is subject to existing laws and regulations governing your accounts and any future changes to those laws or regulations.

Enforcement and Governing Law. You agree to be liable to us for any liability, loss, or expense that we may incur as a result of any dispute involving your accounts or CyberMAT. You authorize us to deduct any such liability, loss, or expense from your account without prior notice to you. This Agreement shall be governed by and construed in accordance with all applicable federal laws, all applicable substantive laws of the State of Texas, and by the bylaws, policies, and rules of the Credit Union as they now exist or may be amended hereafter. You agree that if there is any inconsistency between the terms of the Agreement and any applicable law, regulation, or rule, the terms of this Agreement will prevail to the extent that any such law, regulation, or rule may be modified by Agreement between us.

Electronic Disclosures, Statement and Mail Consent. Federal law requires that we provide important disclosures and statements to you regarding your accounts and services with us. For your convenience, you may choose to receive these disclosures and statements, in addition to other mail from the Credit Union, electronically. You may print and download the disclosures and statements we provide electronically for future reference. The email you provide when registering for CyberMAT, and when updating your profile in CyberMAT, will be the email used for these communications.

To receive your disclosures, statements and mail by electronic means only, you must carefully review the following terms:

1. Your consent to receive electronic disclosures, statements and mail applies to all disclosures, statements, mail and notices that we provide to you for this account only to be sent to any email address on file with Air Force FCU. This includes all disclosures, statements, mail and notices related to deposit accounts, loans and other financial services we offer. Please note that occasionally it may be necessary to provide a disclosure, statement or mail in paper form even after you have consented to receive all of your disclosures, statements and mail electronically.

2. After you consent, you may request a free paper copy of any disclosures, statements, mail or notices that you have agreed to receive electronically by writing Air Force Federal Credit Union, Attn: Member Services, 1560 Cable Ranch Road, Suite 200, San Antonio, TX 78245, telephoning us at 210.673.5610, toll free at 800.227.5328, or e-mailing us at memberservices@airforcefcu.com. You may withdraw your consent to receive future electronic disclosures, statements and mail at any time by contacting us using one of the above methods. Your withdrawal will become effective after we received it and have had a reasonable opportunity to act upon it.
3. If your e-mail address or any other contact information on file with us changes, you must notify us of your updated information using any of the above methods. Please include your name and account number when contacting us.
4. To access the statements, disclosures and mail you have agreed to receive electronically, you will need a computer with a working Internet connection. In order to retain the electronic disclosures, statements or mail, you will need a printer or an average of 0.5 megabyte(s) of media storage per disclosure, statement or mail.
5. This Electronic Disclosures, Statement and Mail Consent are subject to the terms of your Account Agreement with us, which is incorporated herein by reference.

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 CyberMAT.

Contact In Event of Unauthorized Transfer. If you believe your password has been lost, stolen, or compromised, or that someone has transferred or may transfer money from your account without your permission, call or write to us at:

Air Force Federal Credit Union
Attention: Member Services Department
1560 Cable Ranch Road, Suite 200
San Antonio, TX 78245
(210) 673-5610 (in San Antonio) or (800) 227-5328 (outside San Antonio)

Types of Transactions. At the present time, you may use CyberMAT to:

1. Review account information and transaction history for share savings, share draft checking, money market, share certificate, IRA, Christmas Club, and loan accounts.
2. Transfer funds between qualifying accounts.
3. Transfer funds from your qualifying accounts to qualifying accounts of other members you authorize.
4. Transfer funds to make payments on Air Force FCU loans under your account number.
5. Request a withdrawal from your share savings, share draft checking, money market, or line of credit loan advance by check to be mailed to you.

6. Download your account information to financial management software programs like Microsoft® Money, if applicable.
7. Make bill payments to designated merchants, persons, or entities permitted by the Credit Union.
8. Obtain information (payee, amount, processing date, payment status, etc.) about your bill payments.
9. Conduct other transactions permitted by Air Force FCU.

By initiating a transfer or payment through CyberMAT, you authorize Air Force FCU to withdraw the amount of the requested funds from the designated account in order to complete the transaction.

Transactions involving your accounts are subject to the terms of your Membership and Account Agreement.

You agree that requests received by Air Force FCU via CyberMAT, including, but not limited to, requests pertaining to account information, new account services, new loans, and changes to accounts are legally authorized by you. As such, Air Force FCU shall be entitled to consider that such requests have the same legal authority as a written request signed by you for such information, services, or actions.

Service Limitations. The following transaction limitations apply in using CyberMAT:

- Transfers. You may transfer or withdraw up to the available balance in your account or up to the available credit limit on a line of credit at the time of the transfer, except as limited under this Agreement or your share or loan agreements. Air Force FCU reserves the right to refuse any transaction that would draw upon insufficient or unavailable funds or lower an account below a required balance.
- Share Savings and Money Market Accounts. Except for share savings accounts for which you have arranged and been approved for automatic overdraft protection transfers to your share draft checking accounts, during any statement period or calendar month (or similar period) of at least four weeks, you may not make more than six withdrawals or transfers from any share savings account or money market account to another Credit Union account of yours or to a third party by means of a preauthorized or automatic transfer, or telephonic agreement, order or instruction, including CyberMAT transfers. If you exceed the transfer limitations, your account will be subject to closure by the Credit Union and an excessive transaction fee as set forth in the Truth-in-Savings Fee Schedule.
- Account Information. The account balances and transaction history information may be limited to recent account information involving your accounts. Also, the availability of funds for transfer or withdrawal may be limited due to the processing time for VISA Debit Card transactions and our Funds Availability Policy.
- E-Mail. Air Force FCU may not immediately receive e-mail communication that you send and we will not take action based on e-mail requests until we actually receive your message and have a reasonable opportunity to act. If you need to contact Air Force Federal Credit Union immediately, you may call us at (210) 673-5610 (in San Antonio) or (800) 227-5328 (outside San Antonio).

Business Days. Our business days are Monday through Friday except for federal holidays.

Documentation. All payments and other transactions made using CyberMAT will be reflected in the account information you receive through CyberMAT. In addition, all payments and transactions made using CyberMAT will be listed on your monthly account statement that you receive from us. If you have no electronic fund transfers in a particular month, you will receive an account statement at least quarterly.

Confidentiality. We will disclose information to third parties about your account or the transfers you make:

- As necessary to complete transfers; or
- To verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- To comply with a government agency or court orders; or
- If you give us your written permission.

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

You are responsible for all transfers you authorize under this Agreement. If you permit other persons to use CyberMAT or your password, you are responsible for any transactions they authorize or conduct on any of your accounts. However, tell us **AT ONCE** if you believe your password has been lost, stolen or compromised or if anyone has used your password or accessed your accounts or may transfer money from your account through CyberMAT without your authorization. Telephoning is the best way of keeping your losses down. Notify us immediately at (210) 673-5610 (in San Antonio) or (800) 227-5328 (outside San Antonio). Our regular business hours are 9:00 am to 5:00 pm Central Standard Time. Or write us at:

Air Force Federal Credit Union
Member Services Department
1560 Cable Ranch Road, Suite 200
San Antonio, TX 78245

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 not more than fifty dollars (\$50.00) if someone accesses your accounts without your permission.

If you do not tell us within two business days after you learn of the unauthorized use of your account or password and we can prove that we could have stopped someone from accessing your accounts without your permission if you had told us, you could lose as much as five hundred dollars (\$500.00).

Also, if your statement shows CyberMAT transfers you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money lost after the 60 days if we can prove that we could have stopped someone from making the transfers if you had told us in time.

If a good reason (such as a hospital stay) kept you from telling us, we will extend time periods.

Air Force Federal Credit Union's Liability For Failure To Make Transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our Agreement with you and the instructions you transmit, we will be liable for actual losses or damages. However, there are some exceptions. Air Force FCU will **NOT** be liable, for instance:

- If, through no fault of ours, you do not have adequate funds in your account to complete a transaction, your account is closed, or the transaction amount would exceed your credit limit on your line of credit, if applicable.
- If you used the wrong password or you have not properly followed any applicable computer, Internet Access, or Air Force FCU user instructions for making transfer and bill payment transactions.
- If your computer fails or malfunctions or CyberMAT was not properly working and such problem should have been apparent when you attempted the transaction.
- If circumstances beyond our control (such as fire, flood, telecommunication outages, organized labor strikes, equipment, or power failure) prevent making the transaction.
- If the funds in your account are subject to an administrative hold, legal process, or other claim.
- If you have not given Air Force FCU complete, correct, and current instructions so we can process a transfer or bill payment.
- If the error was caused by a system not under Air Force FCU's control, such as that of your Internet Service Provider.
- If 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.
- If we make a timely bill payment but the payee does not credit your payment promptly after receipt.
- If there are other exceptions as established by Air Force FCU from time to time.

In Case of Errors or Questions About Your Electronic Transfers.

Telephone us at (210) 673-5610 (in San Antonio), (800) 227-5328 (outside San Antonio). Or write to us at:

Air Force Federal Credit Union
Attn: Member Services Department
1560 Cable Ranch Road, Suite 200
San Antonio, TX 78245

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 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number.
- Describe the error or the transaction you are unsure about, and explain as clearly as you can 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 us your complaint or question in writing within 10 business days.

We will tell you the results of our investigation within 10 business days after we hear from you and we 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 the 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.

If you give notice of an error within 30 days after the first deposit to an account is made, we will tell you the results of our investigation within 20 business days, rather than 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 90 days, rather than 45 days, to investigate your complaint or question. If we decide to do this, we will credit your account within 20 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.

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.

If there is an error or an electronic transfer made through the Bill Payment Service, please contact (210) 673-5610 (in San Antonio) or (800) 227-5328 (outside San Antonio). Or write to us at:

Air Force Federal Credit Union
Attn: Member Services Department
1560 Cable Ranch Road, Suite 200
San Antonio, TX 78245

for error resolution.

