

ELECTRONIC FUND TRANSFER DISCLOSURE STATEMENT

DISCLOSURES APPLICABLE TO CU ONLINE INTERNET ACCOUNT ACCESS

CU OnLine Internet Account Access is a service which will allow me to use my computer to perform monetary transactions and account balance inquiries without assistance from your staff. I will actually "communicate" directly with your computer. Before I can use the CU OnLine Internet Account Access, I must have completed and signed an application for access to your ActionLine Audio Response Electronic Telephone Banking System and have an ActionLine PIN. The ActionLine PIN is used to initiate the CU OnLine Internet Account Access service, but may be changed with the initial login.

The CU OnLine Internet Account Access service is available only to primary accountholders. The primary accountholder is responsible for all CU OnLine transactions and the confidentiality of his/her PIN.

This is not a complete Electronic Services Disclosure as this section only applies to CU OnLine Internet Account Access. A complete Electronic Services Disclosure and Agreement was supplied to me when I applied for ActionLine Audio Response Electronic Telephone Banking System.

Limitations on Frequency and Dollar Amount of Transactions.

Account transfers through the CU OnLine Internet Account Access are unlimited, to the extent I have funds available in my Savings Account(s) or my PAL Line of Credit Account. The number of transfers may be limited by Regulation "D".

CU OnLine Personal Identification Number (PIN).

I understand that I cannot use CU OnLine without an identification number, which you refer to as a CU OnLine PIN, and that my CU Online PIN is the same as my ActionLine Audio Response PIN until I change it. I may change my CU OnLine PIN by selecting the "User Options" button within the CU OnLine Software. I am responsible for the safekeeping of my CU OnLine PIN and for all transactions made by use of the CU OnLine Internet Account Access.

I will notify you immediately and send written confirmation if my CU OnLine PIN is disclosed to anyone other than the joint owner of my account. If I disclose my CU OnLine PIN to anyone, however, I understand that I have given them access to my account via the CU OnLine Internet Account Access and that I am responsible for any such transactions.

I further understand that my CU OnLine PIN is not transferable and I will not disclose the CU OnLine PIN to an unauthorized person or permit any unauthorized use thereof.

By clicking the "AGREE" button, I am hereby requesting CU Online Internet Account Access and agree to the terms and conditions stated above and in the Electronic Services Disclosure and Agreement that I received when I requested ActionLine Audio Response Service.