

Interra Online and Interra Bill Pay are additional "electronic" services provided by Interra Credit Union to increase convenience for our members. This Interra Online Banking Agreement ("Agreement") supplements the other terms and conditions set forth in the Credit Union's Membership and Account Services Agreement and Disclosures (the "Membership Agreement"), including but not limited to the Electronic Funds Transfers Agreement and Disclosures, which you have previously received and agreed to. To the extent that there is any conflict between the terms of the Membership Agreement and this Agreement, this Agreement will govern our relationship with you. Provisions within this Agreement pertaining to Interra Bill Pay supplement the Terms and Conditions of the Bill Payment Service ("Bill Pay Agreement") that you would have agreed to upon registering for that service. To the extent that there is any conflict between the terms of the Bill Pay Agreement and this Agreement, the Bill Pay Agreement will govern.

Terms and Conditions

This Agreement represents the terms and conditions governing the use of Interra Online banking and supplements the Terms and Conditions of Interra's Bill Pay service, which jointly may be referred to as "service or services." This Agreement is between Interra Credit Union (hereinafter "we, us, our or Credit Union"), and each member who has enrolled in our service, together with any person who is authorized by a member to use or access these services (hereinafter referred together as "you, your or yours").

You understand that by signing, completing and submitting an application, using or continuing to use these services, you agree to the terms and conditions of this Agreement. Further, you agree to abide by any terms or conditions, which may be added because of future enhancements to our electronic services.

You warrant and agree that you will not use Credit Union accounts or services, including but not limited to loans, to make or facilitate any illegal transaction(s) as determined by applicable law; and that any such use, including any such authorized use, will constitute an event of default under this Agreement. You agree that the Credit Union will not have any liability, responsibility or culpability whatsoever for any such use by you or any authorized user(s). You further agree to indemnify and hold the Credit Union harmless from any suits, liability, damages or adverse action of any kind that results directly or indirectly from such illegal use.

Definitions

"Access Code" means any codes, passwords or personal identification numbers that we issue or you select, which allows you to access and/or use any account or other services.

"Authorized User" means any person who has actual, implied or apparent authority, or who any owner has given any information, access device or documentation that enables such a person to access, withdraw, make transactions to or from your accounts, or to use any of your account services. This definition is intended to be construed broadly and includes without limitation all users acting under a written document such as a power of attorney as well as any person or entity that is authorized to make deposits or debits to or from your accounts with us.

"Bill Pay" means the bill payment service offered through Interra Credit Union.

"Business Day" means Monday through Friday, excluding federal holidays.

"Transaction" means any deposit, order, payment, transfer, withdrawal or other instruction relating to any account or account services provided by the Credit Union.

Eligibility

In order to enroll and activate an online banking service, you must be eligible to maintain an account with us. To determine your eligibility for these services, now and in the future, you authorize us to investigate your credit standing, including consumer credit reports.

Registration and Access

You must register to use the Interra Online banking service. Instructions are provided on the registration form. You must be a registered user of Interra Online in order to use Interra Bill Pay. The services are generally accessible 24 hours a day, seven days a week, but may be periodically inaccessible for system maintenance. We may modify, suspend, or terminate access to the services at any time and for any reason without notice or refund of fees you've paid.

Access Requirements for Interra Online

You must have access to a computer and internet access with Netscape Navigator® 4.0, Microsoft Internet Explorer® 4.0, MAC running Mozilla 1.7.5, MAC running Netscape 7.2, or higher. Your browser software must support Secure Sockets Layer (SSL) security. We do not recommend using America Online, including Netscape Navigator, nor MSN and cannot guarantee proper operation while using these services. We also recommend using a monitor resolution set at 800x600 or higher. Adobe Acrobat Reader may be required to access supporting documents or promotional materials.

It is your sole responsibility to insure your personal computer and related equipment are compatible with and capable of operating in a manner that allows you to utilize these services.

Account Access, Types of Transactions and Limitations

Interra Online. Via personal computer, you may access your account(s) through our website, interracu.com. With the use of your account number, access code and multifactor authentication security data, you will have access to:

- Transfer funds between checking, share savings and line of credit accounts.
- Make payments from checking or share savings to loan accounts with us.
- Obtain balance information and transaction history for your accounts.

- Obtain such products and services that are available through the service.
- Initiate requests (such as stop payments on checks, etc.) that are available through the service.
- Establish and manage e-Alert notifications.

All funds transfers are subject to the rules and regulations governing the relevant accounts (for example, Regulation D limitations on transfers made from savings or money market share accounts).

Stop Payment on Checks. To request a stop payment on a check that you have written,

- Call or write us: 574.534.2506 or 888.432.2848; Interra Credit Union, P.O. Box 727, Goshen, IN 46527-0727
- Submit your request via Interra Online by clicking on the "Check Options" tab, selecting the "Stop a Check" link and following the appropriate prompts.

We may require you to put your request in writing and send it to us within 14 days. You will be charged a fee, as set forth in the Credit Union's Fee Schedule, for each stop payment order you give.

Interra Bill Pay. When you sign up for Interra Bill Pay, you must designate a Credit Union checking account for use as your bill pay account. Upon approval, via personal computer, you may access your account through our website, interracu.com. With the use of your account number, access code and multifactor authentication security data, you will have access to:

- Initiate electronic bill payments from your designated checking account in the amounts and on the days you request.
- Edit and delete these payments.
- Designate payments to recur automatically.
- Obtain information (payee, payment status, etc.) regarding your payments.

There is a dollar limit of \$999,999.99 on any payment, or the available balance in your designated checking account, whichever is less. All bill payments to and from an account are subject to the terms and conditions applicable to such account as set forth in the Membership Agreement governing such account. All bill payments initiated through the service are subject to there being sufficient funds available in the affected account to cover the transfer on the processing date.

All payments you make through the bill pay service will be deducted from your designated checking account. If there are insufficient funds in your account to make the payment request, we may either refuse to make the payment or make the payment and transfer funds from any overdraft protection account you have established.

We utilize the services of a third-party vendor to provide this service to you. You authorize and agree to our use of the services of third party vendors, and our disclosure of any and all information, including non-public personal information and personally identifiable financial information when we deem such disclosure to be necessary or appropriate to initiate, complete, or facilitate any transaction you order us or our agents to make. Any vendors we use in providing this service may be changed from time to time in our sole discretion. We may terminate your participation in this service for any reason, at any time, and at our discretion may terminate this service due to non-use.

Authorization to Charge Accounts. You authorize us to charge your designated account(s) for any transactions accomplished through the use of the bill payment service, including the amount of any bill payments that you make and any charges for the service. You authorize us to process bill payments and to transfer funds according to the instructions we receive if the instructions are received by an authorized party through the bill payment service. You authorize us to initiate any reversing entry or reversing file, and to debit your account(s) at Interra Credit Union or elsewhere, in order to correct any mistaken credit entry.

Questions/Additional Information Requests. For questions, additional information, or concerns regarding bill pay, please refer to the Bill Pay Agreement and associated Frequently Asked Questions, or contact bill pay support at 866.820.7990.

Fees and Charges

There is no charge for use of these services. If any bill payment or related charges results in non-sufficient funds or if any bill payment is made using your available Courtesy Pay limit, you will be charged a fee as set forth in the Credit Union's Fee Schedule.

Electronic Funds Transfers Initiated By Third Parties

You may authorize a third party to initiate electronic transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearinghouse (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. In some cases, your authorization can occur when the merchant posts a sign informing you of their policy. In all cases, the transaction will require you to provide the third party with your account number and Credit Union information. This information can be found on your check as well as on a deposit slip. Thus, you should only provide your Credit Union and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic funds transfers. Examples include, but are not limited to:

Preauthorized Credits. You may make arrangements for certain direct deposits to be accepted into your checking or share savings account(s).

Preauthorized Payments. You may make arrangements to pay certain recurring bills from your checking or share savings account(s).

Electronic Check Conversion. You may provide your check to a merchant or service provider who will scan the check for the encoded Credit Union and account information. The merchant or service provider will then use this information to convert the transaction into an electronic fund transfer. This may occur at the point

of purchase or when you provide your check by other means, such as by mail or drop box.

Electronic Returned Check Charge. Some merchants or service providers will initiate an electronic funds transfer to collect a charge for a check that is returned due to insufficient funds.

Documentation

Preauthorized Credits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can reach us by calling 574.534.2506, through Interra Connect at 574.533.7484, or via Interra Online at interracu.com to find out whether or not the deposit has been made.

Periodic Statements. You will receive a monthly account statement from us for your checking accounts. You will receive a monthly account statement from us for your share savings accounts, unless there are no transfers in a particular month. In any case, you will receive an account statement at least quarterly.

Preauthorized Payments

Right to stop payment and procedure for doing so. If you have told us in advance to make regular payments out of your account, you can stop any of these in this Agreement or the Electronic Funds Transfer Disclosure in time for us to receive your request 3 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 14 days after you call.

You will be charged a fee, as set forth in the Credit Union's Fee Schedule, for each stop-payment order you give.

Notice of varying amounts. If these regular payments vary in amount, the person you are going to pay will tell you 10 days before each payment, when it will be made and how much it will be. (You may choose to instead get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits you have set.)

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

Our Liability

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, we will be liable for your losses or damages. However, there are some exceptions. We will NOT be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer would go over the maximum amount of any related line of credit or overdraft protection limit.
- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- If the funds in your account are subject to legal restrictions, such as garnishment or attachment, or if the account is subject to a pledge or security agreement.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.

Confidentiality

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

- Where it is necessary for completing transfers; or
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- In order to comply with government agency or court orders; or
- If you give us your written permission; or
- As explained in our separate Privacy Disclosure.

Unauthorized Access/Transfers

By applying for and using any of these services, you agree to accept responsibility for protecting the integrity of your access code(s), in order to prevent unauthorized transactions and/or account access. You also agree that the Credit Union may revoke your access to these services if unauthorized account access and/or transactions occur as the apparent result of your negligence in safeguarding your access code(s). Granting access to your account(s) via the internet to any other person will make you financially liable for all unauthorized access, losses or misuse of the account(s), until reported to the Credit Union.

You should tell us at once, if you believe your account number, access code(s), or any record thereof, has been lost or stolen, if your account has been accessed without your authority, or if you believe that someone has transferred or may transfer money from your account without your permission. In addition, telephoning is the best way of keeping your possible losses down, but you may also notify us by writing to the address listed under the Error Resolution section of this Agreement. You could lose all the money in your accounts (including the maximum amount of any related line of credit or overdraft protection limit.) If you tell us within

2 business days of the loss, theft or unauthorized access, you can lose no more than \$50 if someone accesses your account(s) without your permission. If you do NOT tell us within 2 business days after you learn of the unauthorized access, and we can prove we could have stopped someone from accessing your account without your permission if you had told us, you could lose as much as \$500. If your statement shows any transfer you did not make or authorize to be made, tell us at once. If you do not tell us within 60 days after the statement was mailed or made available to you, you may not get back any money you lost after the 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 hospital stay) kept you from telling us, we may extend the time period.

Error Resolution Notice – Interra Online banking

In case of errors or questions about your electronic transfers, immediately telephone us at 574.534.2506; or write us at Interra Credit Union, Attn: Electronic Service Specialist, P.O. Box 727, Goshen, IN 46527-0727. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be sure to:

- Tell us your name and account number.
- 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.
- Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send us your question or complaint in writing within 10 business days. We will tell you the results of our investigation within 10 business days (20 business days if the transaction involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction or a foreign initiated transfer) to investigate your question or complaint. If we decide to do this, we will credit your account within 10 business days (20 business days if the transaction involved a new account) 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 question or complaint in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened. 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 we used in our investigation.

Errors and Questions – Interra Bill Pay

In case of errors or questions about your bill pay transactions, please refer to the specific Terms and Conditions of the Bill Payment Service.

Termination

Your services will remain in effect until terminated by you or us. You may cancel your services at any time by notifying us of your intent to cancel. You may notify us by writing to the address or calling the number listed above. This cancellation applies only to these services and does not terminate your other accounts and/or services with us. We may terminate your participation in these services for any reason, at any time. Further, the Credit Union may, at its discretion, terminate one or both of these services due to non-use. We will try to notify you in advance, but we are not obligated to do so. These services are available only to members in good standing. If at any time we determine that you do not meet our criteria for these services, we may terminate your participation without notice. The Credit Union will have no liability to you whatsoever with regard to any transaction after the date of termination. Termination of your Interra Bill Pay service will automatically terminate any pending payments.

Changes in Terms and Other Amendments

The Credit Union may change the terms of these services, including fees, at any time. You will be notified of any such change as required by applicable law, either by mail or by an electronic notification, if so selected. Your use of these services after any such change will evidence your agreement to any changes. Rejection of the new, modified or amended terms will constitute your termination/cancellation of any services provided pursuant to this Agreement. Upon such termination/cancellation you will remain responsible to pay any sums owed to us pursuant to your existing Agreements with us.

Governing Law/Severability

This Agreement shall be governed by and construed in accordance with the laws of Indiana. In the event any one or more of the provisions of this Agreement will for any reason be held to be invalid, illegal or unenforceable, the remaining provisions will remain valid and enforceable.