



Interra Online Banking Agreement

Interra Online Banking and Interra Mobile (collectively referred to as "Interra Online" or "Online Banking"), as well as 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 and Interra Mobile, 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, or our 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 understand and agree when using Interra Mobile that mobile service provider data and usage charges may apply and that it is your responsibility to review your service providers' terms and conditions. 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.

"Account" means a deposit, loan or other account for which transactions may be performed using our Online or Mobile Banking service.

"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.

"Online" means through the Internet by use of a personal computer or other screen-based electronic device.

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

Eligibility

In order to enroll and activate the 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. Web access is required in order to enroll and activate the Interra Online, Interra Mobile and Interra Bill Pay services.

Registration, Access and Protecting Your Personal Information

To use the Interra Online Banking service, you must use the access codes we establish or provide for you. Your access code is confidential and must be protected to prevent unauthorized use or loss to your accounts. Understand that anyone to whom you give your access code to will have full access to your accounts even if you attempt to limit that persons' authority. Additionally, that person will have full access to any other of your accounts which are accessed by those access codes, even if those accounts are in your name with another person. *In addition to protecting your access codes, you should also take precautions to protect your personal identification information, such as your driver's license, Social Security number, or tax identification number. This information by itself or together with account information may allow unauthorized access to your accounts. You should treat personal information with the same level of care that you would for your account information. You should also protect and secure all information and data stored in any personal computer, device or other equipment used to access our Online Banking service.* Generally, the Online and Mobile Banking services are accessible 24 hours a day, 7 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

You must have access to a computer and internet access with Microsoft Internet Explorer® 9.0 or higher (9.0 is partially supported through Windows Vista, while 10.0 and 11.0 are fully supported on Windows 7 and 8), updated versions of Mozilla Firefox or Apple Safari, and a compatible printer or ability to download the statements and disclosures for your records. Your browser software must support Secure Sockets Layer (SSL) security. Google Chrome does not work with our MasterCard Online services. 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 1024x768 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, mobile phone and related equipment are compatible with and capable of operating in a manner that allows you to utilize these services.

Types of Online and Mobile Banking Services and Transactions

You may access your account through our website or application and instruct us to perform the following transactions:

- Transfer funds between qualifying accounts.
- Transfer funds to other members accounts (it is required that you know the other member account

number as well as the first three letters of the primary member's last name).

- Make loan payments.
- Obtain balance information and transaction history for your account(s) with us.
- Obtain such products and services 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). You must have enough available money or credit on any account form which you instruct us to make a transfer. For security reasons, we may implement limits on the number or amount of transactions you can make using our Online Banking service. We also reserve the right to limit or suspect access to our Online Banking service as we deem necessary for security reasons. We may also limit access from countries other than the United States of America.

Interra Online Account Opening Services

Through Interra Online Banking, we may allow to open additional shares under your member account. We may allow you to open additional savings, certificates, checking or money market accounts with us. By creating or applying for an additional account through Interra Online, you agree that you have received, read, understand, and agree to be bound by the terms of this Agreement and the E-Sign Agreement. All accounts opened through Interra Online are subject to our internal practices and procedures for reviewing and opening accounts, including but not limited to, identity verification. We may modify such practices and procedures from time to time in our sole and absolute discretion. We may require you to immediately fund the new account. In accordance with our internal practices and procedures and to the extent permitted by applicable law, we may set restrictions or limitations on any account opened in connection with Interra Online, including but not limited to per-transaction and per-day limits on the amounts of transactions that may be made regarding such account. Notwithstanding any other provision of this Agreement, we reserve the right (a) to discontinue Interra Online account opening services at any time for any or no reason; (b) to modify the types of accounts for which we accept applications through Interra Online account opening services; (c) to the extent permitted by applicable law, to reject any application submitted through Interra Online account opening services for any or no reason; (d) to require you to make your application in person at one of our branch locations; and (e) to require you to meet with us in person to provide additional information regarding your application, to sign applicable account agreements and signature cards, or for other purposes.

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, you may access your account via personal computer through our website, interracu.com, or via the application. With the use of your username, access code and any other multifactor authentication information, 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 accounts are subject to the terms and conditions 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 Frequently Asked Questions, or contact bill pay support at 866.820.7990.

Fees and Charges

There are no charges for the use of Online Banking or Interra Bill Pay services; however if you enroll in Online Banking and elect to receive a paper statement you will be charged a fee as set forth in the Credit Union's Fee Schedule. If any bill payment or related charges result 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.

Stop Payment Orders

If you don't want us to pay a specific written instrument such as a personal check, you can ask us to place a stop payment order on the instrument. You can notify us by mail, telephone, electronically, or in person. Your stop payment order will take effect when we record it on your account. A stop payment order will not be valid and binding on us unless it includes your account number, the number and date of the written instrument, the name(s) of the payee(s), and the exact amount of the instrument. If this is a multiple party account, we will accept a stop payment order from any owner regardless of who signed the instrument or otherwise authorized the transaction. Only the person placing the stop payment order may release the stop payment order. You will be charged a fee, as set forth in the Credit Union's Fee Schedule, for each stop payment order you give, which sum may be transferred by us from any owner's account(s) or paid directly to the Credit Union. If you give an oral stop payment order that is not confirmed in writing by you within fourteen (14) days, your stop payment order will expire and the instrument may thereafter be paid by us. If you provide written confirmation, your stop payment order will be effective for at least six (6) months. If you submit your stop payment electronically through Online banking, your access codes, including user name and password, shall serve as your signature; however, we may at our request, require a physically signed form.

External Funds Transfers

We may allow you to connect external accounts (accounts held at depository institutions other than ours) that you own or for which you have unlimited authority to initiate deposits and withdrawals. By connecting an external account, you authorize us to initiate automated clearinghouse debit or credit entries to such external account, also referred to as "micro-deposits". By connecting an external account you also certify that you are an owner or authorized individual on the external account with unlimited withdrawal or deposit rights on the depository institution's records, to originate transfers to or from the account. You agree to provide us written documentation of your ownership of or unlimited authority regarding such external connected accounts, as applicable, upon our request. You are required to notify us if any external connected account is closed or your withdrawal rights are limited or removed so such external connected account may be disconnected from Interra Online. You acknowledge that all transactions involving external connected accounts must comply with applicable law, including but not limited to the governance of the National Automated Clearing House Association, Inc ("NACHA"). The offsetting entries for any transfer to or from an external connected account must be made to or from a connected account with the Credit Union. Transfers between external connected accounts are prohibited. When initiating a transfer to or from an external connected account, if you are not an owner of such account, you certify that you have full authority to initiate such transfer and that such transfer has been authorized by any and all necessary persons. Notwithstanding any other provision of this Agreement, the crediting of any and all funds to a connected account shall be a provisional settlement until such time as we receive final settlement from any and all parties involved in such transaction. You agree that we may reverse or charge-back for any pending or completed transaction for any reason to the extent required or not prohibited by applicable law, including but not limited to insufficient funds, unauthorized use, and service of legal process or orders of any governmental authority.

Rejected, Returned, and Incomplete Transactions

We may reject or refuse to process any transaction that is not initiated in accordance with this Agreement or applicable law. In the event that a transaction is rejected or returned by us or any third party for any other reason whatsoever, it shall be your responsibility to re-initiate such transaction. We will give you notice of any rejected or returned transaction. We are authorized to debit or credit the connected accounts or any other account for transactions that are rejected or returned to us. You shall promptly provide funds to reimburse us if any transaction is rejected after we have permitted you to withdraw funds in the amount thereof. Unless required by applicable law, we have no obligation to pay you interest on the amount of any returned or rejected transaction debited from the connected account(s). You agree that we may deduct any chargeback we receive from a third parties bank that has been returned or reversed in relation to a transaction you initiated. You are required to retain all tracking and confirmation numbers provided to you by us in connection a transaction. If you contact us inquiring about a transaction, we may require you to provide the tracking or confirmation numbers to us to verify that the transaction was initiated. If a tracking and confirmation number is not provided to you in connection with your attempted initiation of a transaction, such transaction has not been initiated. Please note that a screen shot or other information regarding a transaction that has not been posted to a connected account will never be deemed evidence that such transaction was properly initiated, processed, or completed unless you can provide a confirmation number issued by us for such transaction.

Statements

Your funds transfers will be indicated on the monthly statements we provide or make accessible to you for the accounts with us that involved in the transaction. We may also provide or make accessible to you statement information electronically or by some other means. You agree to notify us promptly if you change your mailing address or e-mail address or if you believe there are any errors or unauthorized transactions on any statement or in any statement information.

Preauthorized Recurring Funds Transfers

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 in the Electronic Funds Transfer Disclosure, as long as your request is received by the Credit Union 3 business days or more before the payments scheduled date. If you call, we may require you to submit your request in writing to us within 14 days of your phone call. You will be charged a stop payment fee, as set forth in the Credit Union's Fee Schedule for each request you submit.

To the extent that we make them available, you authorize us to establish preauthorized recurring fund transfers in accordance with the requests you make for us to do so. We will only allow preauthorized recurring fund transfers that do not vary in amount.

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.

Transfers Involving Insufficient Funds

If you instruct us to make a transfer and you do not have a sufficient balance in the account from which you are making the transfer (including available credit under any overdraft line), we may refuse to complete the transaction. We may do this even if there are sufficient funds in accounts other than the one you were using to make the transfer. If we complete a transfer that you make or authorize and we subsequently learn that you have insufficient funds for the transaction in the account from which the transfer is made, you agree that we may reverse the transaction or offset the shortage with funds from any other account you have with us. In any case, you are fully obligated to us to provide sufficient funds for any transfers you make or authorize.

If we do not make a transfer, or if we reverse a transfer, because of insufficient funds, we are not required to make any further attempt to process the transfer or to notify you that the transfer has not been

completed. You may be liable for a non-sufficient funds fee under the terms governing the account from which you made, or attempted to make, the transfer.

Our Liability

If we do not complete a transfer from a consumer 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 exceptions. We will NOT be liable, for instance:

- If, through no fault of ours, you do not have enough available money in the account from which a transfer is to be made, or if the account has been closed or is not in good standing, or if we reverse a transfer because of insufficient funds.
- If any transfer would go over the maximum amount of any related line of credit or overdraft protection limit.
- If your equipment or ours was not working properly and the breakdown should have been apparent to you when you attempted to conduct the transaction.
- If you have not given us complete, correct or current account numbers or other identifying information so that we can properly credit your account or otherwise complete the transaction.
- If you do not properly follow our instructions or if you provide us with wrong or inaccurate information or fail to correct or tell us about any inaccuracy of which you are aware.
- If you do not instruct us soon enough for your transfer to be received and credited.
- If the funds in your accounts are subject to legal restrictions, such as garnishment of attachment, or if the account is subject to a pledge or security agreement.
- If circumstances or persons beyond our control prevent, delay, intercept, or alter the transaction, despite reasonable precautions that we have taken.

Unauthorized Access/Transfers

By applying for and using any of these services, you agree to accept responsibility for protecting the integrity of your username, access code(s) and other security data, 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 safe-guarding your access code(s). Granting access to your account(s) via the internet or mobile phone 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, username, access code(s), security data, 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

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.

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 or suspend these services due to non-use. We will try to notify you in advance, but we are not obligated to do so unless applicable laws require such notice. 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

Regardless of where you live, work or access our Online Banking services, 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 become invalid, illegal or unenforceable, the remaining provisions will remain valid and enforceable.