

University of Illinois Community Credit Union Account Access (UICCU) and Online Services (Digital Banking) Disclosure Statement

Account Access: www.digitalbanking.uoficreditunion.org/login

Our Internet address: www.uoficreditunion.org

Types of Available Transfers and Limits on Transfers:

With UICCU Account Access and Online Services (Digital Banking), you can make transfers between all owned transactional savings, checking, and Money Market Accounts (MMAs) and from these accounts to pay your consumer loan, VISA, and Home Equity Line of Credit. You may also make transfers from your Home Equity Line of Credit or Prime Credit Line of Credit to your savings accounts, checking accounts or MMAs.

With UICCU's Digital Banking, you can also make transfers between all owned savings accounts, checking accounts, and MMAs to other member's savings, checking, or MMAs at UICCU for which you have established transfer capability, and transfer funds from your checking account at UICCU to your account at another financial institution via the Automated Clearing House (ACH). There are minimum and maximum transfer limits associated with transferring funds to/from another financial institution via ACH within Digital Banking.

With UICCU's Digital Banking you may also withdraw funds from your accounts by check which will be mailed to your account's address-of-record on the next business day.

Transfer Limitations:

Federal Regulation D limits the number of withdrawals you can make from your savings account and your MMA to six per calendar month. This excludes in-person withdrawals at a Financial Institution or ATM – which are unlimited.

Important Information About Becoming an Authorized User

To help fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account, including joint owners. When you open an account or become an authorized user, we will ask you for your name, address, date of birth, and other information that will allow us to identify you.

Password and Security

You agree not to give or make available your username, password or other means to access your account to any unauthorized individuals. You are responsible for all payments you authorize using Digital Banking. If you permit other persons to use Digital Banking or your username, password or other means to access your account, you are responsible for any transactions they authorize. Further, you agree that, if UICCU is notified that you have included the credit union in the filing of a petition of bankruptcy, the credit union may revoke or refuse Digital Banking access. If you believe that your user name, password or other means to access your account has been lost or stolen, or that someone may attempt to use your Digital Banking without your consent or has transferred money without your permission, you must notify UICCU at once by calling 1-877-678-4328. If in the Champaign/Urbana area, or outside the United States, call 217-278-7700 or write: UICCU, 2201 S. First St, Champaign, IL 61820.

Enhancements/Modifications to Service

The terms and conditions of these services are subject to change without notification to you, unless prior notification is required by law. UICCU reserves the right to revoke, refuse, or cancel your Digital Banking access at any time with or without written notice to you.

Your Liability for Unauthorized Transfers Disclosure

In order to help prevent unauthorized transactions and/or account access, you also agree to ensure the security of the personal computer or mobile device (hereafter referred to as PC) you own and/or use to access UICCU Digital Banking service. By securing the PC you own and/or use, we specifically mean installing antivirus software, a firewall, and spyware detection software on your PC, and keeping this security software current, or verifying that the above security software has been installed and is current.

Business Days:

UICCU's business days are Monday through Friday, excluding Federal holidays.

Documentation of Transactions

Periodic Statements

You can view all your savings, checking and loan transaction activity through your Digital Banking. Paper statements are also available for a fee. To avoid this fee, you can enroll in electronic statements through your Digital Banking. Statements are generated on a quarterly basis - monthly if you have a checking account or a consumer loan.

Transaction Fees

Fees for consumers are disclosed in our most recent rate and fee schedule. The member agrees to be responsible for telephone and Internet Service Provider charges to the extent that any may be incurred using these services. You will be given at least 21 days advance notice before UICCU implements any new fees for Digital Banking or Bill Payment.

Liability for Failure to Make Transfers

If UICCU does not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we may be liable for your losses or damages proximately caused by our error. However, there are some exceptions. We will NOT be liable, for instance, if, through no fault of ours, you do not have sufficient funds in your account or available credit in your overdraft line of credit to make the transfer; if the funds in your account are subject to legal process, such as garnishment or attachment; if the account is subject to a pledge or security agreement; or if, despite reasonable precautions that we have taken, circumstances beyond our control (such as fire, power failure, flood, or failure of paying agency to deliver direct deposit payment data) prevent the transfer.

Your Liability for Unauthorized Transfers

If you tell us within two (2) Business Days after you discover your Digital Banking password or other means to access your account has been lost or stolen, your liability is no more than \$50.00 should someone access your account without your permission. If UICCU is not notified within two (2) Business Days after you learn of such loss or theft, you could be liable for as much as \$500.00. If your monthly financial institution statement contains transfers that you did not authorize, tell us at once. If you do not tell us within sixty (60) days after the statement was delivered to you of any unauthorized or fraudulent use of your account, you may be liable for money lost after the sixty (60) days. If a good reason (such as a long trip or a hospital stay) prevented you from telling us, we may extend the period.

In Case of Errors or Questions About Your Electronic Transfers

If you think your statement or receipt is wrong, or if you need more information about a transaction listed on the statement or receipt, telephone us as soon as possible: toll-free 1-877-678-4328, if in the Champaign/Urbana area, or outside the United States call 217-278-7700. Otherwise, Send us a Secure Message through your digital banking. We must hear from you no later than 60 days after the FIRST statement on which the problem or error appeared. Your correspondence must include:

- Your name and account number.
- Description of 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.
- The dollar amount of the suspected error.

If you tell us orally, we may require that you send your complaint or question in writing within ten (10) business days. We will notify you of the results of our investigation within ten (10) business days (twenty [20] business days for new accounts) of hearing from you, and we will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within ten (10) business days (twenty [20] business days for new accounts) 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. A provisional credit is a temporary credit adjustment made to your account 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 ten (10) business days, we may remove the provisional credit from your account. Please note that contacting us by telephone will not preserve your rights. If it is determined that there was no error, we will send you a written explanation within three (3) business days of completing our investigation, and any provisional credits will be reversed. If you do not have sufficient funds in your account to cover the amount of the provisional credit, the account will be overdrawn, and you will be responsible for payment. You may ask for copies of the documents that we used in our investigation.

General Disclosures

Disclosure of Account Information to Third Parties

It is our general policy to treat your account information as confidential. However, we will disclose information to third parties about your account or the transactions you make ONLY in the following situations:

- Where it is necessary for completing transactions;
- Where it is necessary for activating additional services;
- In order to verify the existence and condition of your account to a third party, such as a credit bureau or Biller;
- To a consumer reporting agency for research purposes only;
- In order to comply with a governmental agency or court orders;
- If you give us your written permission; or
- In accordance with UICCU's privacy policy.

Alterations and Amendments

This Agreement, applicable fees, and service charges may be altered or amended by UICCU from time to time. In such event, UICCU shall provide notice to you. Any use of the Service after UICCU provides you a notice of change will constitute your agreement to such change(s). Further, UICCU may, from time to time, revise or update the applications, services, and/or related material, which may render all such prior versions obsolete. Consequently, UICCU reserves the right to terminate this Agreement as to all such prior versions of the applications, services, and/or related material and limit access to only the Service's more recent revisions and updates. In addition, as a part of this Service, you agree to receive all legally required notifications via electronic means.

Address or Contact Information Changes

It is your sole responsibility to ensure that your contact information with UICCU is current and accurate. This includes, but is not limited to, name, address, phone numbers, and email addresses. Changes can be made within your Digital Banking service by clicking on your User settings and updating your profile. or by contacting UICCU at the phone number or address listed in this agreement. Any changes in your Payment Account should also be made in accordance with the procedures outlined within the application's Help files. All changes made are effective immediately for scheduled and future payments paid from the updated Payment Account information. The

Service is not responsible for any payment processing errors or fees incurred if you do not provide accurate Payment Account or contact information.

TCPA Opt-In: UICCU may contact you from time to time such as if we identify opportunities to save you money add convenience to your credit union experience, or in the event of fraud. In accordance with the Telephone Consumer Protection Act (TCPA), UICCU must obtain consent before contacting your cell phone to discuss certain types of account activity. By agreeing to the terms and conditions below, you grant UICCU permission to contact you at the telephone numbers you have provided to the Credit Union. This may include contact via an auto-dialing and/or prerecorded message, text message, or standard call. You have the right to opt-out of this permission at any time by contacting the Credit Union to revoke consent via phone (217-278-7700) or a secure message through you digital banking.

SYSTEM REQUIREMENTS

The minimum encryption requirement for accessing credit union account(s) online is TLS 1.2 protocol with forward secrecy and 128-bit (or higher) encryption ciphers, which are the supported defaults for these operating systems, browsers, and versions.

In addition, JavaScript must be enabled, web extensions must be disabled, ensuring the most optimal experience.

Supported Operating Systems and Browsers

Vendor	Operating System	Browser
Microsoft	Desktop = N/A	Edge (last two versions)
Apple	Desktop = N/A Mobile/Tablet iOS 10 or Higher	Safari (last two versions)
Google	Mobile/Tablet Android 5.0 (Lollipop) or Higher	Chrome (last two versions)
Mozilla	Desktop = N/A Mobile/Tablet = iOS 11.4 or Higher Mobile/Tablet = Android 5.0	Firefox (last two versions)