

Disclosure Statement

RIVERFRONT FEDERAL CREDIT UNION (“RFCU” or “we”) and the member’s (“member” or “you”) hereby agree as follows:

1. RFCU’s Online Direct Internet banking services:

Member hereby applied to RFCU for Online Direct services, and certifies that he/she is at least 18 years of age. In order to remain eligible for Online Direct services, the member must remain a member in good standing. The following transactions may be performed by the member through Online Direct:

(a) *Transfers.* You may transfer funds among your RFCU Share or Loan accounts. You may transfer funds between different RFCU accounts.

Transactions between different account numbers are subject to prior approval of the other account holder.

(b) *Additional Services.* From time to time, RFCU will announce additional services that are available through Online Direct. Your use of these services will constitute acceptance of the terms and conditions presented at the time they are announced.

(c) *Access Limitations.* Riverfront Federal Credit Union reserves the right to limit the amount of on-line access per month or per session. *Riverfront FCU currently allows a 30 minute access per session.*

2. Operating Systems

Online Direct is designed to operate using World Wide Web (“www”) technologies and protocols, which are adaptable to a wide range of systems. Web browsers such as Netscape Navigator 4.0 or greater and Microsoft Internet Explorer 4.0 or greater will provide the most accurate online experience. Online Direct is also compatible with AOL. Other browsers may or may not render screens accurately. Online Direct utilizes “128 bit SSL” encryption and Online Direct is NOT accessible without that browser security level.

3. RFCU Online Direct PIN (Personal Identification Number) & Password

You hereby acknowledge that you have reviewed and agree to the terms of this disclosure. You agree that if you allow use of Online Direct by other persons they will have access to any of your share, IRA, Certificate and Loan accounts. Access to a member account will be by means of a member account number, member’s PIN and password. You agree not to make your PIN and password available to any other person, and agree to take reasonable precautions to protect their privacy. If you believe your PIN or password has been lost or stolen, or that someone has transferred or may transfer funds from your account without your permission, call (610)374-8351 or (800) 451-3477 Monday through Friday, or write to us at 430 S. 4th Street, Reading, PA 19602. **You may change your password anytime online.**

4. Liability for Unauthorized Transfers

(a) *Liability disclosure.* Tell us AT ONCE if you believe your password has been lost or stolen and immediately change your password. Telephoning is the best way of limiting your potential losses. You could lose all the funds in your account (plus any overdraft line of credit funds). If you do NOT tell us within two (2) business days after you learn of the loss or theft of your password, and we can prove we could have stopped someone from using your password without your permission if you had notified us, you could lose as much as \$500.

(b) If your statement shows transfers or withdrawals that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement in question was mailed 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 notified us in a timely manner.

(c) *Address and telephone number.* If you believe your PIN or Password has been lost or stolen or that someone has transferred or may withdraw funds from your account without your permission, call or e-mail us at:

memberservice@riverfrontfcu.org

(For your added security, please do not send confidential information via e-mail. E-mail us with the problem or concern and a contact number where we can reach you during normal business hours. Thank you.)

(610)374-8351 (Reading)
(800)451-3477 (out of the area)
or write:

Riverfront Federal Credit Union
430 South 4th Street
Reading, PA 19602

5. Charges

RFCU does not intend to charge a fee for the service. We do, however, reserve the right to do so in the future and will provide 30 days advance notice to all users through the system.

6. Statements

All transactions generated by you through RFCU’s Online Direct and any related fees will appear on your monthly or quarterly statement.

7. Our Liability

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 credit limit on your overdraft credit line;
- If the Online Direct equipment or software was not working properly and you knew about the breakdown when you started the transfer;
- If circumstances beyond our control (such as fire or flood) prevent the transfer despite reasonable precautions we have taken.

We shall not be responsible for any other loss, damage or injury whether caused by the equipment,

software and/or the Online Direct service, nor shall we be responsible for any direct, indirect, special or consequential damages arising in any way out of the installation, use or maintenance of your equipment, software and/or Online Direct except where the law requires a different standard. We do not make any warranties concerning the equipment, the software or any part thereof, including, without limitations, any warranties of fitness for a particular purpose or warranties of merchantability.

8. Errors and Questions

In case of errors or questions about your electronic transfers, telephone us at (610)374-8351 or write to us at 430 South 4th St., Reading PA 19602 as soon as you can. We must hear from you no later than sixty (60) days after you learn of the error. You will need to tell us:

- Your name and account number;
- Why you believe there is an error and the dollar amount involved;
- Approximately when the error took place (date and time)

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days and correct any error promptly. If we need more time, we may take up to forty-five (45) days to investigate the complaint. If we ask you to put your complaint in writing and we do not receive it within ten (10) business days, we may not credit your account during the investigation.

If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation. If you need more information about our error resolution procedures, call us at the telephone number shown above.

9. Business Day

Our business days are Monday through Friday. Holidays are not included.

10. Governing Law

This agreement shall be governed by and constructed in accordance with the laws of the State of Pennsylvania.



Agreements & Disclosure

Online Direct
24 hour
Internet Account
Access

Riverfront Federal Credit Union

430 South 4th Street • Reading, PA 19602-2698
P.O.Box 8201 • Reading, PA 19603-8201
610-374-8351 • 800-451-3477

