

Rattler Home Banking with BillPayer
Electronic Fund Transfers Act Disclosures

Liability of the Consumer: Tell us immediately if you believe your User I.D. or PIN has become known to an unauthorized person or if an unauthorized transaction has occurred involving your account.

If you tell us within two business days after you learn that your User I.D. and PIN have become known by an unauthorized person, you can lose no more than \$50.00 if an unauthorized person used your personal codes without your permission to process a transaction. If you do not tell us within two business days, and we can prove that we could have stopped someone from using your User I.D. or PIN without your permission if you had told us, you could be liable for as much as \$500.00

Also if your statements show electronic fund transfers that you did not make or authorize, tell us at once. If you do not tell us within 60 days after the statement 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 told us in time. If a good reason (such as a long trip or a hospital stay) prevented you from telling us, we may extend the period.

Contact in the Event of Unauthorized Transfers: If you believe your User I.D. or PIN has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call:

(850) 222-4541 or write:

Member Services Department
Florida A&M University Federal Credit Union
1610 South Monroe Street
Tallahassee, Florida 32301

Business Days: Every Monday through Friday, excluding Federal Reserve holidays.

Transaction/Transfer Limitations: For security reasons, there are limits on the number and amount of transactions or transfers you can make. You can use Bill Payer services to pay up to 15 bills each month. The Bill Payer will not process any payments less than \$1.00 or greater than \$99,999.99. If you have bills that exceed the above amount, please contact the Member Services Department.

Under Federal Reserve Board Regulation D, you may make an unlimited number of deposits or transfers into a savings account; however, you may make no more than six transfers or withdrawals out of such an account per monthly statement period (not counting transactions made at Automatic Teller Machines (“ATMs”). If you exceed the restriction set forth above, your account will be subject to closure.

Rattler Home Banking shall have the right to terminate your membership, reject or reverse any transaction you initiate, and/or restrict or condition your right to send or receive money at any time and for any reason, including but not limited to: using the Rattler Home Banking (directly or indirectly) for any unlawful purpose; and tampering, hacking, modifying or otherwise attempting to corrupt the security or functionality of Rattler Home Banking.

Fees: There are no fees for Rattler Home Banking.

Documentation and Verification of Transfer/Payment: The date and amount of transfers made through Rattler Home Banking will be shown on the Transaction History screen and will be shown on your printed statements for the accounts from which the transfer is made.

Liability of the Institution: If we do not make a transfer or payment on time, or in the correct amount according to your instructions given in accordance with this Agreement, we will be liable for your losses or damages. However, there are exceptions. We will not be liable, if:

1. through no fault of ours, your account does not contain enough money to make the transfer or payment.
2. you have not properly followed the instructions on how to make a transfer or payment contained on the online instructions for Rattler Home Banking.
3. your computer, the software, the phone lines, or the credit union’s computer systems were not working properly or were temporarily unavailable, and this problem should have been apparent to you when you attempted the transfer.

Florida A&M University Federal Credit Union

1610 South Monroe Street, Tallahassee, Florida 32301 (850) 222-4541

4. circumstances beyond our control prevented the transfer, despite reasonable precautions that we have taken. Such circumstances include telecommunications outages, postal strikes, fires, floods and other natural disasters.
5. we have placed a “hold” on funds in your account or remitted funds to another party with your knowledge pursuant to reasonable business procedures, or in compliance with legal process such as garnishment, tax levy, court order, bankruptcy, etc.
6. we have received incomplete or inaccurate information from you or a third party involving the account or transfer.
7. we have a reasonable basis for believing that unauthorized use of your User I.D., PIN, or account has occurred or may be occurring.
8. if you do not instruct us soon enough for your payment or transfer to be received and credited by the time it is due.
9. you or we have terminated your Rattler Home Banking or closed the account.

Confidentiality: We may disclose information to third parties about your account or the transfer you make:

- (i) where it is necessary for completing transfers or
- (ii) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
- (iii) in order to comply with government agency or court orders, or
- (iv) if you give us your permission.

Error Resolution: In case of errors or questions about our electronic transfers, call Florida A&M University Federal Credit Union at (850) 222-4541 or write to:

Florida A&M University Federal Credit Union
Attention: Member Services Department
1610 South Monroe Street
Tallahassee, Florida 32301

If you think your statement is wrong or if you need more information about a transfer listed on the statement, contact us as soon as possible. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared, and you must:

1. Tell us your name and account number
2. Describe the transfer or other error you are unsure about, and explain as clearly as you can why you believe it to be an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send your complaint or question in writing within ten business days. We may require you to provide your complaint in the form of an affidavit.

We will tell you the results of our investigation within ten business days and will correct any error promptly. If we need more time however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within ten business days for the amount you think is in error, so that you will have the use of your money 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 days, we may not provisionally credit your account.

If we determine that there is not error, we will send you an 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. We will tell you the results of our investigation

Additional Clauses

Amendment: This Agreement, applicable fees and service charges may be altered or amended from time to time. In such event, Florida A&M University shall provide notice to you. Any use of Rattler Home Banking after the provided notice will constitute your agreement to be bound by the terms contained in the revised agreement.

Address or Banking Changes: It is your sole responsibility to ensure that the contact information in your user profile is current and accurate. This includes but is not limited to name, address, phone number and email addresses. Changes can be made by contacting the Member Services Department. Florida A&M University Federal Credit Union is not responsible for any payment processing errors or fees incurred if you do not provide accurate account or contact information.

Returned Payments: If using Bill Payer, you understand that Payees and/or the United States Post Office may return payments to the Bill Payer for various reasons such as, but not limited to:

Payers forwarding address expired
Payee account number not valid
Payee unable to locate account
Payee account paid in full.

Bill Payer will use its best efforts to research and correct the returned payment and return it to your Payee, or void the payment and credit your Account.

Dispute:In the event of dispute regarding Rattler Home Banking/Bill Payer you agree to resolve the dispute by looking to this agreement. If there is a conflict between what an employee of Florida A&M University Federal Credit Union says and the terms of this Agreement, the terms of the Agreement will prevail.

Security & Protecting your Account: You agree:

- Not to give your identifying information such as your User I.D. and PIN to any other person. Florida A&M University Federal Credit Union may rely on your User I.D. and PIN to identify you when providing Rattler Home Banking services.
- Never leave your account information displayed in areas accessible by others.
- Never leave your personal computer unattended while using Rattler Home Banking
- Notify Florida A&M University Federal Credit Union immediately if you suspect that your User I.D. or PIN has become known to any unauthorized person.

Governing Law. This Agreement shall be governed by and construed in accordance with the laws of the State of Florida.