

UHD Federal Credit Union

INTERNET ACCOUNT ACCESS AGREEMENT

The undersigned UHD Federal Credit Union account holder (Member) hereby requests that UHD Federal Credit Union (UHDFCU) permit member's access to all accounts, which Member owns and maintains with UHDFCU, via UHDFCU's Online Banking web site. Member acknowledges and agrees that UHDFCU, in granting Member's request, shall assign to Member an initial Internet Account Access Personal Identification Number (Initial PIN) to facilitate Member's access to the Online Banking web site as requested herein. The Initial PIN shall be held in strict confidence by Member to ensure the security to Member's accounts. Further, Member agrees to use the Initial PIN to access Online Banking and then change the PIN to one of the member's own choosing. Member agrees to maintain the highest level of security with regard to the Initial PIN and all subsequent access PIN's, hereafter referred to as Member's PIN. Member understands that this security is Member's sole responsibility. Neither UHDFCU nor any of its representatives shall ever ask for Member's PIN.

UHDFCU assumes no responsibility, and Member agrees that no such responsibility shall attach to UHDFCU, to discover, audit, or report to Member any possible breach in security or use of Member's PIN. Member agrees to promptly notify UHDFCU of any security compromise, or potential security compromise, of Member's PIN. Member is solely responsible for any of UHDFCU's actions, direct or indirect, as a result of requests and instructions received via Online Banking when access to Member's Account is gained by use, authorized or otherwise, of Member's PIN. Member further indemnifies and forever holds harmless UHDFCU from any and all such liability, loss or damage that may result.

Member authorizes UHDFCU to honor and act upon all requests and instructions, which UHDFCU receives via Online Banking with regard to Member's account(s). Member further understands that requests and instructions entered into Online Banking after 4:00 p.m. will be posted to the Member's account on the next Credit Union business day. Member agrees to release UHDFCU from responsibility or liability for any inaccuracy, interruption, delay, or failure in transmission, and to indemnify and hold UHDFCU harmless against claims based thereon, when same are occasioned by any circumstances beyond UHDFCU's reasonable control. Such items include but are not limited to weather, power failures, electronic, mechanical, communication, or the lack of responsiveness of other organizations or entities.

UHDFCU agrees to use reasonable efforts to act upon all instructions received via Online Banking with regard to Member's account(s). UHDFCU may use any means and routes that UHDFCU considers suitable for the transmission of fund transfer requests and all other requests. Member assumes full and sole responsibility for all requests and instructions made via Online Banking with regard to Member's Account(s). The individual terms and conditions of Member's Account shall continue to apply in all respects.

UHDFCU may choose to verify instructions by inquiry to Member at the telephone number(s) specified by Member. Said telephone number may be changed by written request of Member, however, such change shall not be effective until received by UHDFCU. Member agrees to assign no responsibility to UHDFCU beyond the duty to exercise reasonable care, and Member agrees that UHDFCU exercised reasonable care when UHDFCU follows the instructions received via Online Banking and pursuant to the procedures stated therein.

If Member's account does not contain sufficient funds to accomplish a transfer, UHDFCU may, at UHDFCU's option, debit Member's account into overdraft and UHDFCU shall not be liable for damage to Member as a result thereof; however, UHDFCU shall not be obligated to debit Member's account into overdraft. Member shall pay any overdrafts, if any upon demand, in accordance with the terms and conditions of Member's Account.

Member agrees to pay such fees as UHDFCU may impose from time to time in accordance with UHDFCU's customary pricing policies and to reimburse UHDFCU for any direct or indirect charges or expenses incurred by UHDFCU. UHDFCU may debit Member's account (s) to pay such fees.

Member has the ability to terminate Member's PIN and usage Online Banking Access by mailing or delivering written notice to UHDFCU. However, Member's notice will be effective upon receipt of notice, so that UHDFCU has a reasonable opportunity to act upon it.

From time to time the terms and conditions of this agreement may change. Notice of any modification of any term or condition stated in this Agreement will be e-mailed to our Members and posted on our website.