

Internet Home Banking Disclosure

Internet Account Access service is provided to the Department of the Interior Federal Credit Union (hereby called DOIFCU) members *free of charge*. A companion Internet-accessible bill payer service is also available *free of charge*.

Scheduled Availability for *DOIFCU Internet Account Access*

DOIFCU Internet Account Access will normally be available 24-hours a day, seven days a week. Occasionally, the system will be unavailable because of software or hardware upgrades and/or maintenance.

Transaction Posting Times

Transfers made through *DOIFCU Account Access* will be immediately reflected on the "To Account" Balance and the "From Account" Balance on your Transfer/Payment receipt, and they will appear on the online Transaction Log, accessible through the Account Access menu. Transfers will also be reflected on the Available Share Savings and Share Draft Account Balances on the Account Summary and Account Detail screens at the time that you submit the transfer request and will be posted at that time.

Accordingly, the actual transfers will be reflected in the Current Balance, under the Account Details or All Transaction Activity sections DOIFCU's business end of day (EOD) is 4:00pm Eastern Time (ET), Monday through Friday, with the exception of holidays. Transactions occurring after this time will be included in the next business day (e.g., a transaction made at 4:30pm ET on Monday the 5th, will be included in the business day of Tuesday the 6th; a transaction made on Friday the 9th at 8:00pm ET will be included in the business day of Monday the 12th). Payments made to consumer loans, Mortgage loans and Home Equity loans will be posted on the same business day as they are made. Additionally, all authorized, and posted, transactions at the branch locations, ATM, POS, Audio Response, payroll and share draft transactions are reflected in the Available Account Balance.

Time Frame for Responding to *Messages to DOIFCU*

Your *Message to DOIFCU* is important to the credit union and will be processed in as timely a manner as possible. However, responses may take up to one week depending upon the nature of your message and other incoming letters or messages in the response queue.

Password Confidentiality

You are the key to safeguarding the confidentiality of your accounts. The first time you log on to the *DOIFCU Internet Account Access*, you must use your Audio Response PIN Code. You will then be asked to select your Internet Account Access Password. You should select a password that you can easily remember, but that no one else would likely guess; for example, do not select your address, telephone number or date of birth for your password. You can change your password as frequently as you desire, by selecting the Change Password option on the User Option menu. Passwords must be (4) to (8) characters in length. If you forget your password, you can call DOIFCU and have your password reissued. Toll free at: 1-800-914-8619; or if in metro Washington, DC or outside the contiguous United States at: 202-208-3936.

Security of *DOIFCU Internet Account Access* and the Internet

When you are using *DOIFCU Internet Account Access*, you are using a secure site. DOIFCU is committed to online technology and has taken steps to ensure that accessing your accounts via the Internet is safe and secure, by implementing state-of-the-art security standards.

Additionally, we allow you to select a password of your choosing that will be easy for you to remember and keep "secret." This password is used to authenticate you each time you log on to the *DOIFCU Internet Account Access* system, prior to allowing you to begin viewing your information. The confidentiality of your accounts is maintained as the data is passed from our host computer to your personal computer in an encrypted format, where your browser then decodes the information for you to view. This prevents the data from being intercepted and/or viewed by an unauthorized third party. DOIFCU has secure firewalls to ensure that no unauthorized access is permitted. These firewalls have also been tested by an independent professional services consulting firm to ensure that they cannot be breached. Additionally, each user session is set up for a specific period of time; when it is exceeded the session times out. If your session times out, and you are not finished using *DOIFCU Internet Account Access*, you will need to log on again. This reduces "the window of opportunity" for an unauthorized user to access your account information if you walk away from your computer without logging off *DOIFCU Internet Account Access*. Every effort was made along the way, as the system was designed and developed, to ensure that this system is as secure as possible.

The credit union is confident that offering you account access through *DOIFCU Internet Account Access* is safe and that your account information remains confidential, as long as you follow safe computing standards.

Your Responsibility to Prevent Unauthorized Access to Your Accounts

Department of the Interior Federal Credit Union is confident that we have taken all of the necessary security precautions to ensure that our Internet account access service is secure and that your account information remains confidential. ***However, it is also your responsibility to play an active role in protecting the security of your accounts.*** Following are ways that you can protect yourself and your accounts:

- ***Never share your password with anyone.*** If you are the only one who knows your password, you have protected your accounts against unauthorized access. We recommend that you change your password on a regular basis; but you should always change your password immediately if you think that your password may have been compromised, and contact the credit union immediately.
- Do not walk away from your computer in the middle of an active Account Access session. If you are logged on, and walk away, anyone can sit down to your computer and have immediate access to your account(s). Always remember to log off when you are finished with your session.
- DOIFCU strongly recommends that you clear your browser's cache after you leave the *DOIFCU Internet Account Access* site. This prevents someone else from being able to view your account information, which is temporarily stored on your computer. You can clear your cache two ways: 1) close down your browser and then re-initiate it; or, 2) you can clear your cache, without closing your browser, by using the instructions provided in your browser's online help system or your browser's preferences menu.
- For maximum security when viewing your account information over the Internet, DOIFCU strongly recommends that you use a browser with 128-bit, U.S. security level, and encryption.

Viewing *DOIFCU Internet Account Access* Screens

The information displayed on the *DOIFCU Internet Account Access* screens may appear differently from PC to PC depending upon the size of your PC monitor, the type of browser you use and the version of the installed browser. Additionally, some functionality may be slightly different; e.g., the Download QIF screens are different depending upon whether you are using the Netscape or Internet Explorer browser.

DEPARTMENT OF THE INTERIOR FEDERAL CREDIT UNION INTERNET ACCOUNT ACCESS DISCLOSURE STATEMENT

RETAIN FOR YOUR RECORDS

I. TYPES OF AVAILABLE TRANSFERS AND LIMITS ON TRANSFERS

A. Internet Account Access

1. **Account Access.** Our Internet address: <https://www.interiorfcu.org>
 - a. Obtain balances and other account details on your share and loan accounts.
 - b. Make transfers between your share savings and share draft accounts and from your share savings and share draft accounts to pay your credit union consumer loans, Overdraft Protection Line of Credit, Home Equity Loan and Mortgage loan.
 - c. Review transaction activity on your share savings, share draft, and loan accounts, including the payment date and amount for any specific share draft and the date and amount of any deposit or dividend credited to your share savings or share draft account.
 - d. Obtain selected information on your loan accounts, including information such as the balance, due date of the next payment and the amount necessary to pay off your loan.
 - e. Download selected transactions from share savings and share draft accounts to personal financial management software including Quicken® and Money®.
2. **Transfer Limitations.**
3. There is no limit on the number of transfers from your share savings account if they are made in person, by ATM, by mail, or to make monthly payments on DOIFCU loans.
4. Federal regulations limit transfers from your share savings account to no more than six transfers per calendar month if the transfer is to another of your DOIFCU share accounts or to a third party by means of a preauthorized, automatic, telephonic (Audio Response or oral), or Internet instruction.
5. The functions and limitations of *DOIFCU Internet Account Access* service may be updated, without notice, at the option of Department of the Interior Federal Credit Union in order to provide improved service to the membership. The Electronic Fund Transfer Act and Regulation E require disclosure of the following information relating to Electronic Fund Transfer.

II. YOUR LIABILITY FOR UNAUTHORIZED TRANSFERS

- A. **Liability Disclosure.** By applying for Internet account access, you agree to accept responsibility for protecting the integrity of your Password, in order to prevent unauthorized transactions and/or account access. You also agree that DOIFCU may revoke Internet account access if unauthorized account access and/or transactions occur

as the apparent result of your negligence in safeguarding the Password. Further, you agree that, if DOIFCU is notified that you have included the credit union in the filing of a petition of bankruptcy, DOIFCU may revoke or refuse to grant you Internet access to your account. You may elect to authorize Internet access for up to two authorized users, in addition to yourself. If you desire another person(s) to have access to your account via the Internet, they must be a joint owner on your account as a member-owner. Granting access to your account via the Internet to a non-signer will make you financially liable for all unauthorized access, losses or misuse of the account, until reported to DOIFCU.

Notify us AT ONCE if you believe your account has been accessed without your authority. The best way to minimize your possible loss is to telephone us, although you may advise us in person, or in writing. If you call, we may also require you to present your request in writing within fourteen (14) days after you call. If you do not notify us, you could lose all the money in your account (plus your maximum overdraft protection line of credit amount). If you tell us within two (2) business days after you learn of unauthorized access, you can lose no more than \$50 if someone accesses your account without your permission. If you do NOT tell us within two (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 electronic fund transfer you did not make or authorize to be made, advise us at once. If you do not tell us within 60 days after the first statement which reflected the unauthorized transfer was mailed to you, you may not get back any money you lost after the 60 days, provided 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) kept you from telling us, we may extend the time periods.

- III. **Address and Telephone Numbers.** If you believe unauthorized access occurred on your account or your Password has been stolen, or that someone has transferred or may transfer money from your account by accessing your account without your permission, call toll-free: 1-800-914-8619 or if in metro Washington DC, or outside the contiguous United States: 202-208-3936.

or write:

**Department of the Interior
Federal Credit Union
1849 C ST NW ROOM B038
Washington, DC 20240**

I. **BUSINESS DAYS**

- Our business days are Monday through Friday, excluding holidays.

II. **DOCUMENTATION OF TRANSACTIONS**

- **Periodic Statements.** You will get monthly share savings and share draft account statements for each month in which you initiate electronic transactions via an ATM, debit at the point of sale, Audio Response, or the Internet. In any case, you will get a share savings account statement at least quarterly.

Additionally, through the Internet account access service, you can view all of your share savings and share draft transaction activity at any time.

III. TRANSACTION FEES

- DOIFCU does not charge for the right to access your account via the Internet. DOIFCU reserves the right to charge for Internet account access services. You will be given at least 21 days advance notice before DOIFCU implements any changes or fees for any Internet account access related service.

IV. LIABILITY FOR FAILURE TO MAKE TRANSFERS

If DOIFCU does 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:

- A. If, through no fault of ours, you do not have enough money in your account or available credit in your Overdraft Protection Loan Line of Credit to make the transfer.
- B. If the funds in your account are subject to legal process, such as garnishment or attachment, or if the account is subject to a pledge or security agreement.
- C. 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.

ACCOUNT INFORMATION DISCLOSURE We will disclose information to third parties about your account or the transactions you make:

If we return checks on your account drawn on insufficient funds or if we are unable to complete an electronic transfer because of insufficient funds.

- A. When it is necessary for completing transfers.
- B. In order to verify the existence or conditions of your account for a third party, such as a credit bureau or merchant.
- C. In order to comply with government agency or court orders.
- D. If you give us your written permission.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us toll-free at: 800-914-8619; or if in metro Washington DC, or outside the contiguous United States at: 202-208-3936.

or write us at:

**Department of the Interior
Federal Credit Union
1849 C ST NW ROOM B038
Washington, DC 20240**

as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. We must hear from you no later than 60 days after we send the FIRST statement on which the problem or error appeared.

5. Tell us your name and account number.
6. Describe 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.
7. Tell us the dollar amount of the suspected error. 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 after we hear from you 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 re-credit your account within ten (10) business days 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 complaint or question in writing and we do not receive it within ten (10) business days, we may not re-credit your account.

If it is determined 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.

FinanceWorks & Debit Rewards Offers (part of the "Purchase Rewards" Program)

-- End User License Agreement

In addition to the above content, if you decide to use either FinanceWorks or the Debit Rewards Offers application, you acknowledge and agree to the following terms and conditions of service.

LICENSE GRANT AND RESTRICTIONS. You are granted a personal, limited, non-exclusive, non-transferable license, to electronically access and use the FinanceWorks Service (the "Service") solely to manage your financial data, and the purchase rewards application ("Debit Rewards Offers") to benefit from your debit card purchases.

In addition to the FinanceWorks Service and the Debit Rewards Offers, the terms "Service" and "Debit Rewards Offers" also include any other programs, tools, internet-based services, components and any "updates" (for example, Service maintenance, Debit Rewards information, help content, bug fixes, or maintenance releases, etc.) of the Service or Debit Rewards Offers if and when they are made available to you by us or by our third party vendors. Certain Service and Debit Rewards Offers may be accompanied by, and will be subject to, additional terms and conditions.

You are not licensed or permitted to do any of the following and you may not allow any third party to do any of the following: (i) access or attempt to access any other systems, programs or data that are not made available for public use; (ii) copy, reproduce, republish, upload, post, transmit, resell or distribute in any way the material from the FinanceWorks site or from the Debit Rewards Offers program; (iii) permit any third party to benefit from the use or functionality of the Service or Debit Rewards Offers, or any other services provided in connection with them, via a rental, lease, timesharing, service bureau, or other arrangement; (iv) transfer any of the rights granted to you under this license; (v) work around any technical limitations in the Service, use any tool to enable features or functionalities that are otherwise disabled in the Service, or decompile, disassemble, or otherwise reverse engineer the Service except as otherwise permitted by applicable law; (vi)

perform or attempt to perform any actions that would interfere with the proper working of the Service or Debit Rewards Offers or any services provided in connection with them, prevent access to or the use of the Service, Debit Rewards Offers or any or services provided in connection with them by other licensees or customers, or impose an unreasonable or disproportionately large load on the infrastructure while using the Service; or (vii) otherwise use the Service, Debit Rewards Offers or any services provided in connection with them except as expressly allowed under this Section 1.

OWNERSHIP. The Service and Debit Rewards Offers are protected by copyright, trade secret and other intellectual property laws. You do not have any rights to the trademarks or service marks.

YOUR INFORMATION AND ACCOUNT DATA WITH US. You are responsible for (i) maintaining the confidentiality and security of your access number(s), password(s), security question(s) and answer(s), account number(s), login information, and any other security or access information, used by you to access the Service, Debit Rewards Offers or any services provided in connection with them, and your accounts with us (collectively, "Licensee Access Information"), and (ii) preventing unauthorized access to or use of the information, files or data that you store or use in or with the Service, Debit Rewards Offers or any services provided in connection with them (collectively, "Account Data"). You are responsible for providing access and assigning passwords to other users, if any, under your account for the Service, Debit Rewards Offers or any services provided in connection with them, and ensuring that such authorized users comply with this Agreement. You will be responsible for all electronic communications, including account registration and other account holder information, email and financial, accounting and other data ("Communications") entered using the Licensee Access Information. It is assumed that any Communications received through use of the Licensee Access Information were sent or authorized by you. You agree to immediately notify us if you become aware of any loss, theft or unauthorized use of any Licensee Access Information. We reserve the right to deny you access to the Service, Debit Rewards Offers or any services provided in connection with them (or any part thereof) if we reasonably believe that any loss, theft or unauthorized use of Licensee Access Information has occurred. You must inform us of, and hereby grant to us and our third party vendors permission to use, Licensee Access Information to enable us to provide the Service, Debit Rewards Offers or any services provided in connection with them to you, including updating and maintaining Account Data, addressing errors or service interruptions, and to enhance the types of data and services we may provide to you in the future.

We may use anonymous, aggregate information, which we collect and store, or which is collected and stored on our behalf by third party vendors, to conduct certain analytical research and help us to create new offerings and services for our customers. As we make additional offerings and online banking services available to you, some of which may rely on banking information maintained in your accounts, you will have the opportunity to participate in the services if you choose. If you choose not to participate, you do not need to notify us. We may also use anonymous, aggregate information which we collect and store, or which is collected and stored on our behalf by third party vendors, to (i) conduct database marketing and marketing program execution activities; (ii) publish summary or aggregate results relating to metrics comprised of research data from time to time; and (iii) distribute or license such aggregated research data to third parties. Additionally, automated technology may be used to tailor messages or advertisements that best reflect your interest and needs.

YOUR INFORMATION AND ACCOUNT DATA WITH OTHER FINANCIAL INSTITUTIONS. Our financial management tools allow you to view accounts that you may have outside our financial institution (this is a process called "aggregation"). When you choose to use online financial services which are applicable to data that you have transacted with other financial institutions or card issuers, you are consenting to us accessing and aggregating your data from those outside financial institutions. That data includes your financial institution account access number(s),

password(s), security question(s) and answer(s), account number(s), login information, and any other security or access information used to access your account(s) with other financial institutions, and the actual data in your account(s) with such financial institution(s) such as account balances, debits and deposits (collectively, "Financial Account Data"). In giving that consent, you are agreeing that we, or a third party vendor on our behalf, may use, copy and retain all non-personally identifiable information of yours for the following purposes: (i) as pertains to the use, function, or performance of the services which you have selected; (ii) as necessary or useful in helping us, or third parties on our behalf, to diagnose or correct errors, problems, or defects in the services you have selected; (iii) for measuring downloads, acceptance, or use of the services you have selected; (iv) for the security or protection of the services you have selected; (v) for the evaluation, introduction, implementation, or testing of the services you have selected, or their upgrade, improvement or enhancement; (vi) to assist us in performing our obligations to you in providing the services you have selected.

If we make additional online financial services available to you which are applicable to data that you have transacted with other financial institutions or card issuers, and which we will aggregate at this site, we will separately ask for your consent to collect and use that information to provide you with relevant offers and services. If you give us your consent, you will be agreeing to permit us to use Financial Account Data to help us suggest savings opportunities or additional products and services to you.

If you select services that are offered by third parties or merchants through such offers or on our behalf, you will be agreeing that we have your consent to give such third parties or merchants your geographic location, and other data, collected and stored in aggregate, as necessary for such third parties or merchants to make their offerings and services available to you and to permit us to use Financial Account Data to help us suggest savings opportunities or additional products and services to you. Except as specified here, we and the third parties or merchants acting on our behalf shall not use or keep any of your personally identifiable information.

USE, STORAGE AND ACCESS. We shall have the right, in our sole discretion and with reasonable notice posted on the FinanceWorks site and/or sent to your email address provided in the Registration Data, to establish or change limits concerning use of the Service and any related services, temporarily or permanently, including but not limited to (i) the amount of storage space you have available through the Service at any time, and (ii) the number of times (and the maximum duration for which) you may access the Service in a given period of time. We reserve the right to make any such changes effective immediately to maintain the security of the system or Licensee Access Information or to comply with any laws or regulations, and to provide you with electronic or written notice within thirty (30) days after such change. You may reject changes by discontinuing use of the Service and any related services to which such changes relate. Your continued use of the Service or any related services will constitute your acceptance of and agreement to such changes. Maintenance of the Service or any related services may be performed from time-to-time resulting in interrupted service, delays or errors in such Service or related services. Attempts to provide prior notice of scheduled maintenance will be made, but we cannot guarantee that such notice will be provided.

THIRD PARTY SERVICES. In connection with your use of the Service, Debit Rewards Offers, or any other services provided in connection with them, you may be made aware of services, products, offers and promotions provided by third parties, ("Third Party Services"). If you decide to use Third Party Services, you are responsible for reviewing and understanding the terms and conditions governing any Third Party Services. You agree that the third party is responsible for the performance of the Third Party Services.

THIRD PARTY WEBSITES. The Service may contain or reference links to websites operated by third parties ("Third Party Websites"). These links are provided as a convenience only. Such Third Party Websites are not under our control. We are not responsible for the content of any Third

Party Website or any link contained in a Third Party Website. We do not review, approve, monitor, endorse, warrant, or make any representations with respect to Third Party Websites, and the inclusion of any link in the Service, Debit Rewards Offers or any other services provided in connection with them is not and does not imply an affiliation, sponsorship, endorsement, approval, investigation, verification or monitoring by us of any information contained in any Third Party Website. In no event will we be responsible for the information contained in such Third Party Website or for your use of or inability to use such website. Access to any Third Party Website is at your own risk, and you acknowledge and understand that linked Third Party Websites may contain terms and privacy policies that are different from ours. We are not responsible for such provisions, and expressly disclaim any liability for them.

EXPORT RESTRICTIONS. You acknowledge that the Service may contain or use software that is subject to the U.S. Export Administration Regulations (15 CFR, Chapter VII) and that you will comply with these regulations. You will not export or re-export the Service, directly or indirectly, to: (1) any countries that are subject to US export restrictions; (2) any end user who has been prohibited from participating in US export transactions by any federal agency of the US government; or (3) any end user who you know or have reason to know will utilize them in the design, development or production of nuclear, chemical or biological weapons. You further acknowledge that this product may include technical data subject to export and re-export restrictions imposed by US law.

DEBIT REWARDS OFFERS. If you decide you wish to participate in the Debit Rewards Offers application, you acknowledge and agree to the following terms and conditions of service.

Debit Rewards. You will earn rewards for your participation in the Debit Rewards Offers program based on total purchases. If you participate in the Debit Rewards Offers, we will credit all cash or point rewards earned to your rewards balance and send you a lump sum of all rewards due to you. For any qualifying purchases during the current month, we will distribute the lump sum amount to you during the following calendar month. For example, if the payment date of all rewards end user disbursements is August 30, the applicable Measurement Period would be the calendar month ended July 31. Cash rewards will be deposited in the Debit Rewards Offers deposit account which is associated with the Debit Rewards Offers program.

Debit Rewards Offers Account. You must use the debit card associated with the Debit Rewards Offers account in order to receive the offers which qualify for the rewards. Rewards will not be earned for any portion of your purchase that you pay for with store credit, gift certificates or other payment types.

Purchases must be made as indicated in the offers made available under the Debit Rewards Offers program. Each offer will specify whether the purchase can be made online, at a store location, or by telephone to be eligible for rewards. You must also comply with any guidelines included with the offer, such as offer expiration dates, minimum purchase amounts, purchase limits, etc. You must also pay using the debit card associated with the account that received the Debit Rewards offer in order for the purchase to qualify.

While we and the merchants work hard to properly track and credit all eligible purchases, there may be times that we are unable to do so because of problems with your internet browser, the merchant's web site or our system. Please contact our support team if you believe you have made a qualifying purchase for which you did not receive Rewards.

Please note that you will not earn rewards as part of this program if you use a debit card not issued by us or do not have the designated deposit account opened with us at the time of disbursement.

You understand and agree that we make no warranties and have no liability as to:

- Any offers, commitments, promotions, money back, or other incentives offered by any of the merchants in the Debit Rewards Offers program.
- The rewards information that we provide to you, which is provided “as is” and “as available”.
- (i) your inability to comply with offer guidelines, (ii) the accuracy, timeliness, loss or corruption, or mis-delivery, of any qualifying purchase information or any other information, (iii) unauthorized access to your account(s) or to your account information and any misappropriation, or alteration, of your account information or data, to the extent that the unauthorized access results from your acts or omissions, or (iv) your inability to access your account(s) including, but not limited to, failure of electronic or mechanical equipment, interconnect problems with telephone providers or internet service providers, acts of God, strikes, or other labor problems.
- Some states do not allow limitations on how long an implied warranty lasts, so that the above limitations may not apply to you, and that you may also have other rights, which vary from state to state.