

Welcome to the CEFCU On-Line® and CEFCU Mobile Banking Programs

You have accepted the E-Sign Disclosure and Consent for CEFCU On-Line and CEFCU Mobile Banking and may now begin the process of selecting from various electronically accessible services offered by CEFCU using CEFCU's Online Program and/or CEFCU's Mobile Banking Program. You will now be presented with CEFCU's Online Agreement and Disclosures and CEFCU's Mobile Banking Agreement and Disclosures. On this site you will find the following:

- 1. The terms of CEFCU's Online Agreement.*
- 2. The terms of CEFCU's Mobile Banking Agreement.*
- 3. The requirements for use of CEFCU's Online Program.*
- 4. Identification of the transactions that may be initiated using CEFCU's Online Program.*
- 5. The requirements for use of CEFCU's Mobile Banking Program.*
- 6. Identification of the transactions that may be initiated using CEFCU's Mobile Banking Program.*
- 7. Disclosures Applicable to CEFCU's Online and Mobile Banking Programs.*
- 8. Instructions on how to request the opportunity to participate in CEFCU's Online Program or CEFCU's Mobile Banking Program and to agree to the terms thereof.*

Before you get started, please read the following CEFCU On-Line Agreement and Disclosures and CEFCU Mobile Banking Agreement and Disclosures carefully. By proceeding forward and signing this document by clicking the "I Agree" button at the bottom of this page, you are requesting CEFCU On-Line and/or CEFCU Mobile Banking services and agreeing to the following terms and conditions.

The Terms of the CEFCU's Online Agreement

This is your CEFCU On-Line Agreement and Disclosure ("On-Line Agreement") and contains the terms and conditions which govern use of CEFCU's Online services that CEFCU ("we", "us", or "our") may provide you ("you" or "your") to initiate the transactions that you may make using CEFCU On-Line. This Online Agreement supplements your CEFCU Deposit Account Agreement and/or Business Services Deposit Account Agreement (the "Deposit Account Agreement"), which is incorporated by reference and made a part of this Online Agreement. Except as may be prohibited by applicable law or regulation, (i) we reserve the right to approve or deny your use of the Online services in our sole and absolute discretion; (ii) if your Account is terminated and/or closed, the Online services will terminate immediately without prior notice to you; and (iii) we reserve the right to change, suspend, discontinue or terminate the Online services, in whole or in part, or your use of the Online services, in whole or in part, immediately and at any time without prior notice to you. Termination of the Online services shall not affect any of our rights or any of your obligations under this Online Agreement or the Deposit Account Agreement. This Online Agreement may be amended in accordance with the amendment procedures of the Deposit Account Agreement.

By clicking the "I Agree" button at the bottom of this page, you also confirm receipt of a copy of CEFCU's Deposit Account Agreement when signing the Signature Card applicable to the account(s) for which CEFCU On-Line is requested and subsequent amendments thereto that are now effective, you confirm receipt of the Requirements for use of the Online Program, the Disclosures applicable to CEFCU's Online Program, and having read this Online Agreement, the Requirements and the Disclosures, you agree to the terms and provisions thereof.

You acknowledge and agree that as Primary Member only you may enroll in CEFCU's Online Program and have access to the various electronically accessible services offered by CEFCU on the account(s) for which CEFCU On-Line is requested. You may designate one or more persons for which CEFCU On-Line is requested as entitled users with all or specific rights within the Program. You acknowledge and agree that any CEFCU On-Line access that you provide for an entitled user will permit that entitled user to access funds or information on the Primary Member's (your) accounts on which they may not be a Joint Member, and you agree to be liable for any transaction initiated on your accounts by any Joint Member(s) and/or entitled user(s).

You acknowledge and agree that if you are a business and the account(s) for which CEFCU On-Line is requested are business purpose accounts ("Business accounts") you will need the assistance of CEFCU's Business Services to enroll in CEFCU's Online Program and have access to the various electronically accessible services offered by CEFCU. The business may designate one or more persons for which CEFCU On-Line is requested as entitled users with all or specific rights within the Program. You acknowledge and agree that any CEFCU On-Line access that the business provides for an entitled user will permit that entitled user to access funds or information on the Business accounts on which they may not otherwise be authorized to transact business, and the business agrees to be liable for any transaction initiated on the Business accounts by any person authorized to transact business on the accounts and/or entitled user(s).

You agree that CEFCU and CEFCU's service providers may send you, by email and other methods, communications relating to CEFCU On-Line, including without limitation, welcome messages, information, and requests for information relating to the use of CEFCU On-Line.

The Requirements for use of CEFCU's Online Program

A personal computer or other device with operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing electronic communications; a current browser version, with 128-bit (cipher level) encryption that supports Secure Socket Layer ("SSL"); sufficient electronic storage capacity on your computer's hard drive or other data storage unit; and, software that enables you to view files in the Portable Document Format ("PDF") (collectively, the "Required Equipment"), a User ID, Password, and a Secure Access Code ("SAC"), and a current, active e-mail address are required to access CEFCU On-Line and initiate Online transactions.

Identification of the Transactions that may be Initiated using the CEFCU's Online Program

Disclosure of the type of electronic fund and other transfers, the dollar and frequency limitations on such transfers, and the charges imposed on electronic fund transfers for the CEFCU Online program:

You may use your User ID, Password, and SAC, with the Required Equipment to:

1. Transfer funds, as a single transaction or on a regularly scheduled recurring basis, from your CEFCU deposit accounts (except Certificates), your CEFCU credit card account, your CEFCU Easy Access account, or your CEFCU Home Equity account to your CEFCU deposit accounts (except Certificates), or provided you have elected to participate in CEFCU's External Transfers Program using CEFCU On-Line, to your external accounts. To participate in CEFCU's External Transfers Program using CEFCU On-Line, you must accept CEFCU On-Line and thereafter request to participate in CEFCU's External Transfers Program using CEFCU On-Line. Transfers from your IMMA must be a minimum of Two Hundred Dollars (\$200.00). Transfers from your CEFCU Easy Access account, your CEFCU Home Equity account or your CEFCU credit card account are subject to the terms and provisions of the Easy Access Credit Line Agreement, the Home Equity Credit Line Agreement and the credit card agreement, respectively.
2. Provided you have elected to participate in CEFCU's External Transfers Program, transfer funds, as a single transaction or on a regularly scheduled recurring basis, from your external account to your CEFCU deposit accounts (except Certificates) or to a Deposit Only account that you have designated using CEFCU On-Line.
3. Transfer funds, as a single transaction or on a regularly scheduled recurring basis, from your CEFCU deposit accounts (except Certificates) to a Deposit Only account you have established using CEFCU On-Line. Transfers from your IMMA must be a minimum of Two Hundred Dollars (\$200.00).
4. Make payments from your CEFCU deposit accounts (except Certificates) to your CEFCU credit card, Easy Access, Home Equity, Real Estate Mortgage and personal loan accounts. Transfers from your IMMA must be a minimum of Two Hundred Dollars (\$200.00).
5. Cancel a regularly scheduled recurring transfer of funds that you initiated, on or after February 9, 2016, using CEFCU On-Line provided the cancellation is initiated not later than 8:00 p.m. (CT) on the day of transfer if a transfer to another CEFCU account or not later than 5:00 p.m. (CT) on the day of transfer if a transfer to an external account. In addition to cancellation of a regularly scheduled recurring transfer of funds using CEFCU On-Line, and for regularly scheduled recurring transfers of funds initiated prior to February 9, 2016, you may cancel such a transfer as described in the Disclosure of Right to Stop Payment of Pre-Authorized Transfer portion of the Disclosures Applicable to CEFCU's Online and Mobile Banking Program that follows.
6. Provided you have elected to participate in CEFCU's Bill Pay Program and have identified the payees using CEFCU On-Line, initiate payments from your primary Checking to the designated payees through CEFCU's Bill Pay Program. To participate in CEFCU's Bill Pay Program using CEFCU On-Line, you must accept CEFCU On-Line and thereafter request to participate in CEFCU's Bill Pay Program, using CEFCU On-Line.
7. Initiate a stop payment order respecting a check drawn on your Checking, IMMA, Easy Access Credit Line, or Home Equity Credit Line that will be effective as disclosed in the Disclosure of Right to Stop Payment of Pre-Authorized Transfer portion of the Disclosures Applicable to CEFCU's Online and Mobile Banking Program that follows.
8. View the balance, various account history, and various other details for your CEFCU accounts or any of your Business accounts as well as any account on which you are a Joint Member and/or have been designated an entitled user or any Business accounts on which you are a person

authorized to transact business and/or have been designated an entitled user, and the maturity date on your Certificate accounts in any of your CEFCU accounts or any of your Business accounts as well as any account on which you are a Joint Member and/or have been designated an entitled user or any Business accounts on which you are a person authorized to transact business and/or have been designated an entitled user.

9. Request and view an eStatement for your Primary or Business CEFCU account (you must have opted in and accepted the online eStatement Agreement within CEFCU On-Line).
10. Opt out from receiving an eStatement for your Primary or Business CEFCU account.
11. Order checks for your Checking or IMMA accounts.
12. Create various account alerts and various reminders to be delivered to an email address(es), phone number via SMS text message, and internal message box within CEFCU On-Line that you have designated to receive your alerts/reminders.

Fees

If you have requested CEFCU's Overdraft Transfer Plan for your CEFCU On-Line transactions, and CEFCU has approved your participation in that Plan, your initiation of the transaction using CEFCU On-Line represents your explicit request that CEFCU honor the Online transaction that would overdraw your CEFCU account and will trigger the Overdraft Transfer Plan. CEFCU will charge you an Overdraft Transfer Fee as set forth in CEFCU's Fee Schedule to complete the transaction.

Except for the Overdraft Transfer Fee, there is no fee imposed by CEFCU to you (i) for CEFCU's Online Program; (ii) for your participation in CEFCU's Online Program; (iii) on your right to initiate transactions using CEFCU's Online Program; nor (iv) on the CEFCU On-Line Program transactions you initiate.

Transaction Frequency Limitations

You are limited in the number of transfers you may initiate using CEFCU On-Line on any one calendar day to a total of thirty (30).

Transaction Dollar Amount Limitations

On any single day the credit card cash advance transfers you make using CEFCU On-Line, Mobile Banking and Touch-Tone Teller shall not exceed the lesser of Five Hundred Dollars (\$500) or the available amount in your account.

It is your responsibility to guard access through electronic means to your Primary and Business accounts by keeping your User ID, Password and SAC known to you alone. If you have permitted another person to use your User ID, Password and/or SAC, you are assuming total liability. Also, if you have designated another person as an entitled user to view and/or transact upon your Primary and Business accounts via CEFCU On-Line, you are assuming total liability. You also agree to notify CEFCU when you revoke this authorization, and/or you agree to revoke the authorization of any entitled user via CEFCU On-Line when you wish to end his/her viewing and/or transaction capability on your Primary and Business accounts.

CEFCU reserves the right to revoke your right to participate in CEFCU On-Line.

Disclosures Applicable to the CEFCU On-Line & Mobile Banking Programs

Some of the transactions you may initiate using CEFCU On-Line and CEFCU Mobile Banking such as CEFCU's External Transfers, Bill Pay, and Fund Transfers Programs will represent Electronic Fund Transfers. The following Business Day Disclosure, Liability Disclosure, Error Resolution Disclosure, Disclosure of Liability for Failure to Make Transfers, Disclosure of Information to Third Parties, and Statement Disclosure apply to the Electronic Fund Transfers you initiate under CEFCU's External Transfers, Bill Pay and Fund Transfers Programs. In addition, if you elect to participate in any of these three programs, you will receive additional Disclosures specific to the program when you request to participate in that program. After you have reviewed the program and the additional Disclosures specific to that program, by clicking "*I Agree*" you will agree to the terms and additional disclosures applicable thereto.

Business Day Disclosure

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

Liability Disclosure

If you believe your User ID, Password or SAC to access CEFCU On-Line or your CEFCU accessible Smart Phone or User ID or Password to access Mobile Banking has been lost or stolen, or if you believe that someone has transferred or may transfer money from your CEFCU account without your permission, or if you believe an electronic fund transfer has been made without your permission, call us immediately at 309.633.7000 or 800.633.7077. You may also write us at CEFCU, Post Office Box 1715, Peoria, Illinois 61656-1715.

You will have no loss if someone used your User ID, Password or SAC to access CEFCU On-Line or your CEFCU-accessible Smart Phone to access CEFCU Mobile Banking without your permission. However, there may be one exception. If your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed or transmitted to you, you may not get back any money you lost after the sixty (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, kept you from telling us, we will extend the time periods.

If more than one person is authorized to use your User ID, Password or SAC to access CEFCU On-Line or your CEFCU accessible Smart Phone and User ID or Password to access CEFCU Mobile Banking to initiate and perform electronic fund transfers with respect to an account maintained in the names of more than one Member, and one of such persons initiates an electronic fund transfer which causes loss to CEFCU which that person does not reimburse to CEFCU, CEFCU may debit any other account maintained with CEFCU by that person or by any other person named as a Member on that account for the purpose of reimbursing CEFCU that unreimbursed loss.

Error Resolution Disclosure

Telephone us at 309.633.7000 or 800.633.7077 or write us at CEFCU, Post Office Box 1715, Peoria, Illinois 61656-1715, as soon as you can if you think your statement, receipt or confirmation is wrong or if you need more information about a transfer listed on the statement, receipt or confirmation. We must

hear from you no later than sixty (60) days after we mailed or transmitted the FIRST statement on which the problem or error appeared.

1. Tell us your name and your CEFCU account number.
2. Describe the error or transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
3. 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 determine whether an error occurred 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 forty-five (45) days to investigate your complaint or question. If we decide to do this, we will recredit 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 recredit your account.

We will tell you the results within three (3) business days after completion of our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents we used in our investigation.

Disclosure of Liability for Failure to Make Transfers

If CEFCU does not properly complete a CEFCU On-Line or CEFCU Mobile Banking transfer to or from your account on time or in the correct amount, 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 to make the transfer;
- b. if (i) your CEFCU On-Line Required Equipment, (ii) your CEFC accessible Smart Phone, (iii) our Online Program or system, (iv) our Mobile Banking Program or system, or any other equipment, program or system necessary for the operation of CEFCU On-Line or CEFCU Mobile Banking was not working properly and you knew about the breakdown when you started your transfer; or
- c. if access to CEFCU On-Line or CEFCU Mobile Banking is temporarily suspended or unavailable due to the implementation of program or system maintenance, enhancements, upgrades, service provider substitutions, or similar activities that render the program temporarily unavailable; or
- d. if circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.

There may be other exceptions stated in our agreement with you.

Disclosure of Information to Third Parties

CEFCU will disclose information to third parties about your account or the transfers you make:

- a. where it is necessary for completing transfers;
- b. where it is necessary to effect, administer, or enforce a transaction requested or authorized by you, whether the transaction requested or authorized by you will debit or credit your account, or any other type of transaction requested or authorized by you;
- c. in connection with servicing or processing a financial product or service requested by you;
- d. in connection with maintaining or servicing your account;
- e. where it is necessary to provide confirmation of changed information about your account, including a changed account number, to third parties to whom you have provided your account number in conjunction with your authorization for pre-authorized transfers to such a third party, to permit your pre-authorized transfers from your account to continue; and even though pre-authorized transfers may not be initiated using CEFCU Mobile Banking;
- f. in order to verify the existence and condition of your account for a third party, such as a credit bureau or a merchant;
- g. in order to comply with lawfully issued subpoenas, summonses, warrants, or court orders after mailing a copy to you (unless CEFCU is specifically prohibited from so notifying you);
- h. in order to assist appropriate law enforcement agencies' investigations when CEFCU reasonably believes it has been the victim of a crime;
- i. in order to investigate errors you identify for us in accordance with the Error Resolution Disclosure;
- j. in the regular course of exchanging credit information with other financial institutions or commercial enterprises, directly or through a consumer reporting agency; or
- k. if you give us your written permission.

Statement Disclosure

You will get an account statement for your Checking monthly. For other accounts, you will get a monthly statement unless there are no electronic fund transfers in a particular month. In any case, you will get a statement at least quarterly.

We will mail each statement to you at the last address shown on CEFCU's account records. However, if a statement is returned to CEFCU because the address is incorrect or you moved without giving notice of your forwarding address, you instruct CEFCU to hold all subsequent statements until you call for them and/or you notify CEFCU of your change of address. So long as CEFCU holds the subsequent statements, the statements held will be made available to you on the date the statements would have been mailed to you and that date will be deemed the mailing date of the statement. If you have authorized delivery of your statements electronically, we will transmit each statement to you at the last electronic address shown on CEFCU's records. If a statement transmitted electronically in accordance with your

authorization is returned as undeliverable, you instruct CEFCU to hold all subsequent statements otherwise to be sent electronically until you call for them or you provide CEFCU a new address for electronic deliveries.

Disclosure of Right to Stop Payment of Pre-Authorized Transfers

Except for CEFCU's Bill Pay Program transactions, if you have told CEFCU in advance to make regular payments out of your CEFCU account, you can stop any of those payments. Here's how: Call us at 800.633.7077 or write us at CEFCU, P.O. Box 1715, Peoria, Illinois 61656-1715, in time for us to receive your request three (3) business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call. CEFCU will charge you the then-applicable fee for each stop payment order you give.

If you order CEFCU to stop one of these payments three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable to you for your losses or damages.

You will receive the "Disclosure of Right to Stop Payment of Pre-Authorized Transfers" that apply to CEFCU's Bill Pay Program if you elect to participate in CEFCU's Bill Pay Program and click "I Agree" after you review the Bill Pay Program material.

Instructions on how to request the opportunity to participate in CEFCU's Online program or CEFCU's mobile banking program and to agree to the terms thereof

To agree to the terms of CEFCU's Online Agreement or CEFCU's Mobile Banking Agreement you will do so by clicking on the "I Agree" button below. If you are using your personal or other computer, when you click "I Agree" you will be agreeing to the Online Agreement as described in "The Terms of CEFCU's Online Agreement" as stated above. If you are using your CEFCU accessible Smart Phone, when you click "I Agree" you will be agreeing to the Mobile Banking Agreement as described in "The Terms of CEFCU's Mobile Banking Agreement" as stated above.

Thereafter, you will have the opportunity to request participation in CEFCU's External Transfers, Bill Pay, Fund Transfers, MoneyDesktop and e-Statement Programs and, in addition, if your access is through CEFCU's Mobile Banking Program, you will also have the opportunity to request participation in CEFCU's Mobile Check Program.

Please print, download or take a screen shot of this page for your records before you click "I Agree" below. By clicking "I Agree", you acknowledge that you have read and agree to the foregoing and are requesting CEFCU's Online Program and/or CEFCU's Mobile Banking Program.