ONLINE BANKING DISCLOSURE & AGREEMENT

INTRODUCTION. This Online Banking Agreement and Disclosure serves as the agreement between you and Compass Federal Credit Union to utilize Online Banking services. It is important that you read and understand the terms and conditions provided in this Agreement before you accept its terms. Your use of Online Banking constitutes your acceptance and agreement to the terms and conditions of this Agreement as well as any other terms made available to you using Online Banking. Additionally, your use of any Online Services that we introduce in the future constitutes an acknowledgment and agreement to the terms and conditions associated with those Online Services. Any agreements, amendments, notices, periodic statements, and other communications may be provided to you in electronic format if you have authorized that format of delivery. If you have any questions about this Agreement, please contact us prior to acceptance.

SYSTEM REQUIREMENTS. Online Banking provides you with the convenience and flexibility to perform certain banking transactions and functions for your Account(s) through Internet access on your personal computer or wireless device. Users should access Online Banking using the latest version of Microsoft Edge, Google Chrome, Apple Safari, or Mozilla Firefox. Mobile Users should access mobile applications from a device that is upgraded to the most recent version of the provider's operating system.

ACCOUNT ACCESS. You may access your Account(s) at Compass Federal Credit Union by visiting compassfcu.com or by using our mobile application. You must follow all necessary instructions and obtain your Login Credentials before gaining access to Online Banking. We may also require unique identifying information to confirm your identity. Your Login Credentials are used to gain access to Online Banking and should be always kept confidential. It is recommended that you change your Login Credentials periodically through our Online Banking for your security. There may be additional or optional security measures instituted by us to ensure the security of Online Banking.

ACCOUNT LIABILITY FOR UNAUTHORIZED ONLINE ACCOUNT USE. You are liable for any transaction or function performed using Online Banking, whether made by yourself or someone authorized by you using your Login Credentials. You agree to take all reasonable measures to protect the security of your Login Credentials. For consumer accounts, please refer to the Electronic Fund Transfer Disclosure (and Agreement) for our liability policy. As a precaution, we recommend that you do not send emails or other electronic messages containing confidential Account information. You agree to not leave any device unattended while logged into Online Banking, and you should never share your Login Credentials with us or anyone else. You understand that we are entitled to act upon any directions received under your Login Credentials; therefore, you agree to guard and protect your Login Credentials to ensure the security and protection of your Account(s). If you have any concerns or suspicions that an unauthorized person has gained access to your Account through Online Banking, we recommend that you change your Login Credentials if possible and notify us immediately.

TRANSACTIONS. The transactions and functions available through Online Banking may include, but are not limited to the following:

- Transfers between Deposit and Loan Accounts
- Recurring transfers
- Viewing Account balances
- Requesting or retrieving a copy of a paid check, paid share draft or past statement on the Account
- Switching Account(s) and Access Information
- Bill Pay Services

- Mobile Banking Services
- Additional services may be made available as they are developed. Some services may constitute acceptance by the Credit Union before they are accessible.

The above transaction and function capabilities may be available, either all or in part, depending on the Account, customer type or other Online Banking limitations. We reserve the right to restrict the use of Online Banking for any account or to impose any other limitation or restriction of Online Banking at any time.

ONLINE TRANSACTION FUNDING. For us to process a request for an Online Banking transfer, the Account that you have designated for the debit must have sufficient funds to cover the transfer, including any overdraft protection coverage, and the funds must be considered available as described in our Funds Availability Policy. We are under no obligation to you when we have been unable to complete a transfer request due to insufficient funds, or due to other circumstances out of our control. If you have opted into overdraft services, please refer to your account opening Disclosures for any overdraft service policies related to any overdraft fees.

FEES. Compass Federal Credit Union assesses no fees for the use of our Online Banking; however, you may incur fees due to use of this service if it causes your account to become overdrawn. Please see our fee schedule for a list of any/all fees.

STATEMENTS. All transactions generated by you through the Credit Union's Online Banking service, or otherwise, and any fees will appear on your monthly or quarterly statement.

If you need more information about our Online Banking services, please reach out to us at 315-342-5300 or use the information below:

Compass Credit Union

131 George St

Oswego, NY 13126