

EBRANCH AND ESTATEMENT AGREEMENT AND DISCLOSURE

This Agreement and Disclosure is a contract between you and Members Community Credit Union which covers yours and their rights and responsibilities concerning the online and mobile banking services offered by Members Community Credit Union (MCCU). These services allow you to electronically initiate account transactions involving your accounts at MCCU. By requesting and using the online and mobile banking services, referred to as eBranch, you agree to the terms and conditions of this Agreement, and any amendments.

Anytime you access your account(s) through a computer, mobile device/app, or via text alert/message, you are accessing the account through eBranch. Standard message and data rates could apply and are determined by your mobile device carrier.

eBranch Account Access. Once enrolled in the eBranch service, you may use your personal computer, mobile device, or any other device with internet, to access your accounts at MCCU. You must use the password and username created by you, to login and access your accounts. Each person who is an owner on an account may enroll in the eBranch service. Unless the primary owner notifies Members Community Credit Union otherwise, any person authorized to perform transactions on your account as a joint owner will have the same capability within eBranch. You are responsible for the installation and maintenance of your computer. The Credit Union is not responsible for any errors or failures involving any telephone service, internet service, or for the software or hardware on your computer.

You may use the eBranch service to view account balances and transaction history of your share draft (checking), share savings, and loan accounts to do any of the following:

- Make transfers and/or loan payments
- Request a check withdrawal from your regular share account to be mailed to the address on file*
- View, save or print cleared checks or look up a specific check number
- Change your username and password
- Setup and review text alerts
- Access and use ePay, MCCU's online bill pay service
- Conduct any other transactions permitted by the Credit Union

**fees may apply*

Transaction Limitations. The following limitations may apply when using eBranch services.

The Credit Union is not required to complete a withdrawal or transfer from your share account(s) if you do not have enough money in the designated account to cover the transaction. You agree not to use eBranch to initiate a transaction that would cause the balance in your designated share account to go below zero. The Credit Union is not required to complete such a transaction, however when necessary, you agree to pay the excess amount of the improper withdrawal or transferred amount immediately upon request. The Credit Union may also refuse to complete your eBranch transactions if your eBranch access has been revoked or we cannot complete the transaction for security reasons.

Money Market Limitations. Federal regulations limit preauthorized transfers from your Money Market Account. During any statement period, you may not make more than six withdrawals or transfers to another account or to a third party by means of a preauthorized or automatic transfer or telephone or computer order or instruction. No more than three of the six transfers may be made by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to fees.

Account Information. Your account balance and transaction history may be limited to recent account information. The availability of funds for transfer or withdrawal may be limited due to processing time,

possible holds and our Funds Availability Policy. In the event, you participate in Overdraft Protection (ODP), the extra \$400 will be reflected in your available balance. Should you use any of those “extra” funds you are subject to an overdraft advance fee per occurrence.

Mobile Banking. You may access your account(s) at any time through your mobile device using your device’s web browser or through Members Community Credit Union’s Android and iPhone mobile apps. All transaction limitations apply when performing transactions through your mobile device or the apps. The Credit Union does not guarantee your device is compatible with mobile banking or the app. It is up to you to maintain proper security features on your device to ensure secure connections. Standard message and data rates may apply and are determined by your mobile device carrier. MCCU is not responsible for any fees incurred by your carrier.

User Security. You agree to be mindful of the security and safety guidelines of using online and/or mobile banking from any computer and/or mobile device. We recommend to never give out account information or login credentials. You are responsible for any transactions and fees that correspond with any transactions when providing an unauthorized user access to your online/mobile banking accounts. Members Community Credit Union is not liable for any of your losses.

ePay. A free online bill pay service offered by The Credit Union. There may be fees associated within the bill pay service depending on how you use it, such as a rush delivery for a bill payment. In order to use ePay, you must read and agree to the Terms and Conditions listed on the ePay site within eBranch.

Text Alerts and SMS Text Messaging. To participate in the text banking, you must have an SMS/text messaging-enabled mobile phone. Standard message and data rates could apply and are determined by your mobile device carrier.

eStatements. By enrolling in eBranch you are opting in to receive statements electronically, as well as receiving all regulatory and account disclosure information electronically. You can view, print or download eStatements from eBranch, or you may request a printed copy to be mailed to you at the address on file or picked up in branch. MCCU may assess a fee for statement printouts.

Opt Out of eStatements. If you would like to opt out of eStatements and receive printed/mailed account statements, you can request so by phone at 563-264-7210, in person at any MCCU location or in writing to Members Community Credit Union, 159 Colorado Street, Muscatine, IA 52761. You may also opt out of eStatements within online banking.

Mobile Phone. If MCCU needs to contact you for any reason, you authorize Members Community Credit Union, it’s employees (and their affiliates, agents or contractors) to contact you at any number you provide, from which you call from, or at which you are believed to be reached at. They may contact you by phone, text or email. You may be contacted by an automated dialer or prerecorded messages on a mobile, wireless or similar device, even if you are charged for it.

Fees. Use of Members Community Credit Union’s online and mobile banking services are free, however standard account fees do apply (i.e. overdraft fees, statement printouts, etc). For a complete list of fees, please refer to the Rate & Fee Schedule online or by requesting a copy in person.

Confidentiality. The Members Community Credit Union Privacy Policy will be followed for all online and mobile banking transactions and can be provided upon request or located on our website.

Changes. The Credit Union reserves the right to make changes to this policy at any time. If needed, you will be asked to agree to the new terms the first time you log on after the new terms go into effect.

Please note, not all eBranch features are available on all devices and platforms.