

Online Banking and Bill Pay Disclosures

This disclosure corresponds with portions of Section 2 (Electronic Transfers) and Section 5 (Miscellaneous Disclosures) of the TCCU Account Handbook.

By accessing and utilizing TCCU online banking and bill pay services, you agree to abide by the provisions of the TCCU Electronic Transfers Policy (Section 2 of the Account Handbook) and

5.05 EZ PAY ONLINE BILL PAY SERVICE

The credit union provides a bill payer service through a link at: www.TexomaCU.com. TCCU contracts for the service to be provided to our members by a third party service provider, and has limited control over the bill pay service. As such, we cannot guarantee the accuracy or functionality of the service. You agree to not hold TCCU liable if a payment intended to be paid through bill payer is not paid properly. The bill pay center will determine the most efficient way to pay a payee, whether it be via electronic means (ACH) or by issuing a paper check. A payment may be issued to the payee, even if there are insufficient funds in your TCCU checking account. TCCU will assist the bill pay vendor in recovering the funds necessary to cover the payment made on your behalf, and a non-sufficient funds (NSF) fee may be charged to your account. If an error in payment or processing has been made, TCCU will assist you in contacting the appropriate individuals to correct the error.

TCCU may charge a monthly fee for the online bill pay service. Free receipt of the online bill pay service is a privilege which may be revoked at any time, with or without cause. Past receipt of the service without charge does not preclude you from being required to pay for the service in the future. If you feel you have been charged for the bill pay service in error, it is your responsibility to inform TCCU in writing immediately. Failure to inform TCCU promptly may cause you to forfeit any right to a refund of any fees collected erroneously. In any case, TCCU will not refund more than 90 days of bill pay fees.

5.07 EZ PAY PAYMENTS USED TO QUALIFY FOR OTHER TCCU PRODUCTS OR SERVICES

TCCU may use the monthly payment of a bill through our bill pay service as a prerequisite qualification for other products and services, such as the Free 'n' EZ Checking Account, or the Ultimate Rewards Checking Account. A qualifying bill payment is defined as a payment of funds via TCCU EZ Pay to a business, utility, or other commercial entity. Payments to one's self or to immediate family members do not qualify. In certain circumstances, TCCU may elect to accept a recurring ACH payment from your account as a substitute for an EZ Pay bill payment.

5.10 INACTIVE EZ PAY ACCOUNTS

TCCU may waive the monthly service fee for your E-Z Pay bill payer service as an incentive to get you to use the service regularly. TCCU pays for this service, whether you use the service or not. If you are not using the service with any regularity, we may ask you to begin doing so. If you do not use the bill pay account, you agree to pay the monthly fee as prescribed in the Fee Schedule (See TCCU Account Handbook Section 7.00).

5.15 TCCU@HOME (HOME BANKING)

Many services and information available in our lobby are also available via the internet with TCCU@Home. We encourage members to use this resource for information, or to transfer funds within a single account. We provide high-level security and a firewall to protect your personal financial information while using this service.

You agree to keep confidential all information used to access your account through TCCU@Home. You agree to choose a password to access TCCU@Home that you will not disclose to anyone, other than those you expressly authorize to conduct business on your account. You agree to notify TCCU immediately if your password is compromised, lost or stolen.

5.15 E-STATEMENTS, E-NOTIFICATIONS, E-ALERTS

TCCU exercises due diligence in securing these services, however, you too, have responsibility to safeguard your sensitive financial information. Granting any person access to your email account is the same as giving them access to your monthly or quarterly statements, notifications, and alerts. Safeguarding your email login and password will keep your information from falling into the wrong hands. You agree to keep such information confidential, to change your passwords often, and to hold TCCU non-labile in the event that you have released this information to third parties.

5.20 TCCU MOBILE PHONE BANKING (MOBILE SERVICES)

TCCU'S online suite of banking services may also be accessed via most mobile phones. To access these services, you may register and log on at <http://m.flexteller.net/tex>

Use your member account number and your Internet password to log on, and to configure your access and notifications. By accessing your TCCU account in this fashion, you agree to all provisions of this disclosure (Online Banking and Bill Pay Disclosure), as well as those contained in the E-Sign Act Disclosure available from this web site.

TCCU takes great care to secure your personal financial information, and exercises due diligence in securing our mobile banking services, meeting or exceeding all generally recognized industry standards for mobile banking security. TCCU is specifically not liable for the security of your mobile phone's cellular network, messaging network, or the hardware or software contained in the device which you use. For questions regarding your mobile phone network or device, see your mobile phone service provider.