

BRIDGETON ONIZED FEDERAL CREDIT UNION

Homelink Agreement & Disclosure

Agreement

This Agreement and Disclosure ("Agreement") is the contract that covers your and our rights and responsibilities concerning the at-home online services (Homelink) offered to you by Bridgeton Onized Federal Credit Union. The online service permits you to electronically initiate account transactions involving your accounts and communicate with us. In this Agreement, the words "you", "your" and "yours" mean those who request and use HomeLink, any joint owners of accounts accessed under this Agreement or any authorized users of this service. The words "we", "us", and "our" mean Bridgeton Onized Federal Credit Union. The word "account" means any one or more accounts you have with us. By requesting and using Homelink, each of you, jointly and severally, agree to the terms and conditions in this Agreement.

Account Access

You may use your personal computer to access your accounts. Homelink is accessible seven (7) days a week, twenty-four (24) hours a day through a secure site via the Internet. You are responsible for the installation, maintenance and operation of any software and your computer. We will not be responsible for any errors or failures involving any telephone service, Internet service, software installation or your computer.

Types of Transactions

Transactions involving your deposit accounts will be subject to the terms of your account Agreement and transactions involving a line of credit account will be subject to your loan Agreement and disclosures, as applicable. At the present time, you may use Homelink to:

- Transfer funds between your checking, savings and loan accounts
- Transfer funds to accounts of other members you authorize for any of your accounts
- Review account balance and transaction history for any checking, savings or loan accounts
- Request a withdrawal from any checking, savings, or loan account
- Conduct other transactions permitted by us

Transfers

You may make funds transfers to other accounts of yours as often as you like. However, transfers from a Money Market Account will be limited to a total of six (6) in any one month. You may transfer or withdraw up to the available balance in your primary account or up to the available credit limit on a line of credit at the time of the transfer, except as limited under this Agreement or your deposit or loan Agreements. We reserve the right to refuse any transaction that would draw upon insufficient or unavailable funds, lower an account below a required balance or otherwise require us to increase our required reserve on the account.

Account Information

The account balances and transaction history may be limited to recent account information involving your accounts. Also, the availability of funds for transfer or withdrawal may be limited due to the processing time for ATM transactions and our Funds Availability Policy.

E-Mail

We may immediately receive E-mail communications that you send but we will not take action based on E-mail requests until we actually receive your message and have a reasonable opportunity to act. If you need to contact us immediately regarding an unauthorized transaction, you may call us at the telephone number set forth in the Liability for Unauthorized Access section.

Security of Access Code

Your password is confidential and should not be disclosed to third parties or recorded. You are responsible for the safe keeping of your password. You agree not to disclose or otherwise make your password available to anyone not authorized to transact on your accounts. If you authorize anyone to use your password, that authority shall continue until you specifically revoke each authority by notifying us. If you fail to maintain the security of your password and we suffer a loss, we may terminate your access to Homelink immediately.

Liability for Unauthorized Access

You are responsible for all transfers and bill payments you authorized under this Agreement. If you permit other persons to use Homelink or your password, you are responsible for any transactions they authorize or conduct on any of your accounts. However, tell us at once if you believe anyone has used your password or accessed your accounts through Homelink without your authorization. Telephoning is the best way of keeping your possible losses down.

Stop Payment Requests

You may request a stop payment order on any draft or ACH authorized debit drawn on your account. To be binding, an order must be dated and signed, and must describe the account, the draft number and the exact amount. The stop payment will be effective if the credit union receives the order in time for the credit union to act upon the order and you state the number of the account, number of the draft or where the debit item is coming from, and its exact amount. You understand that the exact information is necessary for the credit union's computer to identify the item when it is presented. If you give us incorrect or incomplete information, we will not be responsible for failing to stop payment on the item. If the stop payment order is not received in time for us to act upon the order, we will not be liable to you or to any other party for stop payment of the item. If we re-credit your account after paying an item over a valid and timely stop payment order, you agree to sign a statement describing the dispute with the payee, to transfer to us all of your rights against the payee or other holders of the item and to assist us in any legal action. You may make an oral stop payment order which will lapse within fourteen (14) calendar days unless confirmed in writing within that time. A written stop payment order is effective for six (6) months and may be renewed in writing. ACH stop payments do not expire. We do not have to notify you when a stop payment order expires. You may not stop payment on any certified check, cashier's check, teller's check, or any other check, draft, or payment guaranteed by us. Although payment of an item may be stopped, you may remain liable to any item holder, including us. You agree to indemnify and hold the credit union harmless from all costs, including attorney's fees, damages or claims related to our refusing payment of an item, including claims of any multiple party account owner, payee, or endorsee in failing to stop payment of an item as a result of incorrect information provided by you. Fees for stop payment orders are set forth in the Terms & Conditions brochure.

Fees and Charges

There are certain charges for HomelinK services as set forth on our Fee Schedule. From time to time the charges may be changed. We will notify you of any changes as required by law. If you request a transfer or check withdrawal from your line of credit account, such transactions may be subject to charges under the terms and conditions of your loan agreement.

Periodic Statements

Transfers and withdrawals transacted through HomelinK will be recorded on your periodic statement. You will receive a statement monthly. Unless a check is requested from the account, the monthly statement is the only notice that will be sent confirming HomelinK transactions. For member convenience, a screen will be displayed after the completion of each transaction on HomelinK. You have the option to print this screen out for confirmation of the completed transaction. For any error resolution issues, please see the paragraph below titled Billing errors.

Account Information Disclosure

We will disclose information to third parties about your account or the transfers you make as necessary to verify or complete a transaction, to verify the existence of your account upon the request of a third party, to provide information to credit reporting agencies, to comply with government agency or court orders or if you give us your written permission.

Business Days

Our business days are Monday through Saturdays. Sundays and holidays are not included.

Our Liability For Failure to Make Transfers

If we do not complete a transfer to or from your account on time or in the correct amount according to our Agreement with you and the instructions you transmit, we will be liable for your actual losses or damages. However, we will not be liable:

- If, through no fault of ours, you do not have adequate funds in your account to complete a transaction, your account is closed, or the transaction amount would exceed your credit limit on your line of credit, if applicable.
- If you used the wrong access code or you have not properly followed any applicable computer, Internet Access, or user instruction for making transfers.
- If your computer fails or malfunctions or HomelinK was not properly working and such problem should have been apparent when you attempted such transaction.
- If circumstances beyond our control (such as flood, telecommunication outages, postal strikes, equipment or power failure) prevent making the transaction.
- If the funds in your account are subject to an administrative hold, legal process or other claim.
- If you have not given us complete, correct and current instructions so we can process a transfer.
- If the error was caused by a system beyond our control, such as your Internet Service Provider.
- If there are other exceptions as established by the Financial Institution from time to time.

Termination of HomelinK Services

You agree that we may terminate this Agreement and your use of HomelinK if you or any authorized user of your account or password, breach this or any other Agreement with us, or if we have reason to believe that there has been an unauthorized use of your account or password. You or any other party on your account can terminate this Agreement by notifying us in writing. Termination of services will be effective the first business day following receipt of your written notice. However, termination of this Agreement will not affect the rights and responsibilities of the parties under this Agreement for transactions initiated before termination.

Notices

We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you at least thirty (30) days before the effective date of any changes, as required by law. Use of HomelinkK is subject to existing regulations governing your accounts and any future changes to those regulations.

Ending Authorized Use

If someone else is allowed to use your PIN and you want to end that person's use, you must change your PIN.

Correcting Errors

In case of error or questions about your transactions, call us at 856-692-4000 or 888-896-4007 or write: Bridgeton Onized Federal Credit Union, 2550 South Main Road, Vineland, NJ 08360. Let us know, as soon as possible, if you think your statement is wrong or if you need more information about a transaction listed on the statement. We must hear from you no later than sixty (60) days after we send the FIRST statement on which the problem or error appears. The following information must be provided in order to complete our investigation:

- Tell us your name and account number.
- Describe the error or transaction in question and explain as clearly as possible why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send and receive your complaint or question in writing within ten (10) business days.
- Provide us with current contact information. We will tell you the results of our investigation within ten (10) business days after we hear from you and we will correct any error promptly. It may take up to forty-five (45) days to investigate your complaint or question. If so, your account will be adjusted within ten (10) business days to the amount you think is in error. 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 adjust your account. If we decide that there was no error, we will send you a written explanation within three (3) business days after our investigation is complete. You may request copies of the documents used in our investigation.

Billing Errors Exceptions

NCUA regulation allows us to take up to ninety (90) days to investigate the complaint or question for errors involving new accounts, point of sale or foreign initiated transactions. For new accounts, we may take up to twenty (20) business days to credit your account for the amount that you think is in error. We will also tell you the results within three (3) business days after completing the investigation. If we decide there was no error, we will send a written explanation. You may ask for copies of documentation that we used in our investigation.

Enforcement

You agree to be liable to us for any liability, loss or expense as provided in this Agreement that we incur as a result of any dispute involving your accounts or services. You authorize us to deduct any such liability, loss, or expense from your account without prior notice to you. In the event either party brings a legal action to enforce this Agreement or collect any overdrawn funds on accounts accessed under this Agreement, the prevailing party shall be entitled, subject to applicable law, to payment by either party of its reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment actions, if applicable.

Governing Law

This Agreement shall be governed by and construed in accordance with all applicable federal law and all applicable substantive laws of the State of New Jersey, and the Bylaws of Bridgeton Onized Federal Credit Union as they now exist or may be hereafter amended. You understand that we must comply with these laws, regulations and rules. You agree that if there is any inconsistency between the terms of the Agreement and any applicable law, regulation, or rule, the terms of this Agreement will prevail to the extent any such law, regulation, or rule may be modified by Agreement between us.

Bridgeton Onized Federal Credit Union

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