

The following is an excerpt from Justice Federal Credit Union's Membership and Account Disclosure that specifically covers MemberLink Home Banking transactions.

This Electronic Funds Transfer Agreement is the contract which covers your and our rights and responsibilities concerning the electronic funds transfer ("EFT") services offered to you by Justice Federal Credit Union ("Credit Union"). In this Agreement, the words "you" and "yours" mean those who sign the application or account card as applicants, joint owners, or any authorized users. The words "we," "us," and "our" mean the Credit Union. The word "account" means any one or more share and share draft accounts you have with the Credit Union. Electronic funds transfers are electronically initiated transfers of money from your account through the electronic funds transfer services described below. By signing an application or account card for EFT services, signing your Card, or using any service, each of you, jointly and severally, agree to the terms and conditions in this Agreement and any amendments for the EFT services offered.

MemberLink Electronic/PC EFTs

If we approve the MemberLink electronic/PC access service for your accounts, a separate password will be assigned to you. You must use your password along with your account number to access your accounts. At the present time, you may use the MemberLink access service to:

- Withdraw funds from your share, share draft, Money Market, and Young Savers accounts.
- Transfer funds from your share, share draft, and Money Market accounts.
- Obtain balance information for your share, share draft, Money Market, Young Savers, and Certificate of Deposit accounts.
- Make loan payments from your share, share draft, and Money Market accounts.
- Place stop payments.
- Request check copies.

Your accounts can be accessed under the MemberLink electronic/PC access service via personal computer. MemberLink service will be available for your convenience twenty-four (24) hours per day. This service may be interrupted for a short time each day for data processing. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. All checks are payable to you as a primary member and will be mailed to your address of record. We may set other limits on the amount of any transaction, and you will be notified of those limits. We may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction, and there may be limits on the duration of each access.

There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one day except as discussed in the Transaction Limitations section below.

Transaction Limitations.

a. **Withdrawal Restrictions.** We permit withdrawals only if your account has sufficient available funds to cover the full amount of the withdrawal or you have an established overdraft protection plan. Drafts or other transfer or payment orders which are drawn against insufficient funds may be subject to a service charge set forth in the Rate and Fee Schedule. If there are sufficient funds to cover some, but not all, of your withdrawal, we may allow those withdrawals for which there are sufficient funds in any order at our discretion.

We may refuse to allow a withdrawal in some situations, and will advise you accordingly; for example:

- (1) a dispute between account owners (unless a court has ordered the Credit Union to allow the withdrawal);
- (2) a legal garnishment or attachment is served;
- (3) the account secures any obligation to us;
- (4) required documentation has not been presented;
- (5) you fail to repay a Credit Union loan on time. We may require you to give written notice of seven (7) days to sixty (60) days before any intended withdrawals.

b. Transfer Limitations. For share savings and money market accounts, if applicable, you may make up to six (6) preauthorized, automatic, telephonic, or audio response transfers to another account of yours or to a third party during any calendar month. Of these six, you may make no more than three (3) transfers to a third party by check or debit card. A preauthorized transfer includes any arrangement with us to pay a third party from your account upon oral or written orders including orders received through the automated clearing house (ACH). You may make unlimited transfers to any Credit Union accounts owned by you or to any Credit Union loan account and may make withdrawals in person, by mail, or at an ATM. However, we may refuse or reverse a transfer that exceeds these limitations and may assess fees against, suspend or close your account.