

Date. You may cancel or edit any Pending Payment (including recurring bill payments) by following the directions provided on the Internet Bill Pay system Online Help. There is no charge for canceling or editing a Pending Payment. Please note: we may not have a reasonable opportunity to act on any stop payment or cancellation order given after a payment is "In Process" and it is not possible to stop or cancel a payment which is "Completed." If you desire to cancel or stop any payment that is "In Process", you must call the U of I Community Credit Union at 877-678-4328. Although we will make every effort to accommodate your request, we will have no liability for failing to do so. Stop payment requests sent to us via electronic mail or in any other manner may not reach us in time for us to act on your request. Stop payment requests will be accepted only if we have a reasonable opportunity to act on such a stop payment order. If you call, we may also require you to present your request in writing within fourteen (14) days after you call. The charge for each stop payment order will be the then current charge for such service as disclosed in our Rate & Fee Schedule. The Service will use its best efforts to make all your payments properly. However, the Service shall incur no liability if it is unable to complete any payments initiated by you through the Service because of the existence of any one or more of the following circumstances:

1. If, through no fault of ours, your Payment Account does not contain sufficient funds to complete the payment or transfer, or the transfer would exceed the credit limit of your established line of credit account, if applicable (Note: The U of I Community Credit Union may, at its option, pay a scheduled bill payment which exceeds the balance in the checking account by transferring the amount of the resulting overdraft from your available line of credit or share account, indicated on the Membership Application and Agreement or on any subsequent Account Maintenance Form.) Per Federal regulation, pre-authorized telephone, Internet or automatic transfers from share accounts to cover Checking overdrafts cannot exceed six (6) in number per calendar month;
2. If, the bill payment processing center is not working properly and you know or have been advised by the Service about the malfunction before you execute the transaction;
3. If, the Payee mishandles or delays a payment sent by the Service;
4. If, you have not provided the Service with the correct names, phone numbers, or account information for those persons or entities to whom you wish to direct payment;
5. If, circumstances beyond the Service's control (such as, but not limited to, fire, flood, or interference from an outside force) that prevent the proper execution of the transaction and the Service has taken reasonable precautions to avoid those circumstances.

Provided none of the foregoing five (5) exceptions to the Service's performance obligations are applicable, if the Service causes an incorrect amount of funds to be removed from your Payment account or causes funds from your Payment Account to be directed to a person or entity which does not comply with your Payment Instructions, the Service shall be responsible for returning the improperly transferred funds to your Payment Account and for directing to the proper recipient any previously misdirected payments or transfers.

Payment will be made to your Payee either electronically via the Automated Clearing House (ACH) or by check. The method of payment depends upon the processing method that can be accommodated by the Payee or US Central (e.g., some Payees are unable to accept electronic payments).

The payment will be deducted from your Payment Account by a transfer. All bill payments debited from your account will appear on your monthly Statement. They will also appear under the "BILL PAY HISTORY" section of the Internet Bill Pay on the U of I Community Credit Union Internet Home Banking System. All payments can be viewed with the Payee's name, payment amount and payment date by reviewing your recent payment history under the electronic Payment List option provided to you as part of the Internet Bill Pay Service.

Number and PIN has been lost, stolen or compromised, and we can prove that we could have prevented the unauthorized access to your account(s), or use of your U of I Community Credit Union Internet Home Banking Account Number and PIN had you notified us, you could lose as much as \$500.00. If your monthly statement or your online account detail reflects any transfers or payments that you did not make, tell us at once. If you do not tell us within sixty (60) days after the first statement which reflected an unauthorized transfer(s) or payment(s) was mailed to you, you may not get back any money you lost after the sixty (60) days, provided that we can prove that we could have stopped someone from taking money if you had told us in time.

Errors and Questions

In case of errors and questions about your electronic transfers or payments, as soon as you can, you should:

1. Telephone us at 877.678.4328 or 217.278.7700.
2. Write us at U of I Community Credit Union Attn: Member Services-Bill Pay, 2201 S First Street, Champaign, IL 61820.

If you think that your statement is wrong or you need more information about a bill payment listed on the statement, we must hear from you no later than (60) days after you received the FIRST statement on which the problem or error appeared. You must:

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information, and
3. Tell us the dollar amount of the suspected error.

If you tell us orally, in person or by telephone, we may require that you send us your complaint or question in writing within ten (10) Business Days after providing verbal notification.

We will tell you the results of our investigation within ten (10)* Business Days after we hear from you, and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate the complaint or question. If we decide to do this, we will re-credit your account within ten (10)* Business Days for the amount you think is in error, so that you may have the use of the money during the time it takes us to complete our investigation. 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 re-credit your account.

If we determine there was no error, we will send you a written explanation within three (3) Business Days after we finish the investigation. We may revoke any provisional credit provided to you if we find that an error did not occur. You may ask for copies of documents which we used in our investigation.

*If you give notice of an error within thirty (30) days after you make the first deposit to your account, we will have twenty (20) business days instead of ten (10) business days.

Disclosure of Account Information to Third Parties

It is our general policy to treat your account information as confidential. However, we will disclose information to third parties about your account or the transfers you make ONLY in the following situations:

1. If we return transfers or payments made from your account which are drawn on insufficient funds or if we are unable to complete an electronic transfer or payment because of insufficient funds, or
2. Where it is necessary for completing transfers, or
3. In order to verify the existence and condition of your account to a third party, such as a credit bureau or merchant, or to a consumer reporting agency for quality assurance.
5. In order to comply with a governmental agency or court orders, or
6. If you give us your written permission.

Charges or Fees

Charges for transactions, additional, and optional services (e.g., Non-Sufficient Funds or Stop Payment Fees) are specified in the U of I Community Credit Union Rate & Fee Schedule which can be found on the U of I Community Credit Union web site.

You agree to pay such fees and charges, and authorize the Service to charge your designated Payment Account for these amounts and any additional charges that may be incurred by you. Any fees associated with your savings or loan accounts will continue to apply.

You are responsible for any and all telephone access fees or Internet service fees that may be assessed by your telephone utility and/or Internet Service Provider.

Please note: Your U of I Community Credit Union loan accounts may not be paid by using the Internet Bill Pay Service, but instead may be paid by using the transfer/payment option on the U of I Community Credit Union Internet Home Banking service or by automatic transfer from your U of I Community Credit Union Checking account at no charge.

In the Event a Service Transaction Is Returned and/or Overdraws Your Payment Account
In using the Service, you are requesting the system to make payments for you from your Payment Account. If we are unable to complete the transaction for any reason associated with your Payment Account (for example, there are not sufficient funds in your Payment Account to cover the transaction), the transaction may not be completed. In these cases, you agree that a non-sufficient funds (NSF) fee will be charged in accordance with the credit union's established and published fees. Further, you also agree that a NSF fee may be charged to your account even if the payment is not returned but is paid and overdraws your Payment Account.

By enrolling for and using this Internet Bill Pay service you agree that U of I Community Credit Union has the right to transfer funds from your available balance on your line of credit account as well as from all of your share accounts to recover funds for all payments that have been requested to be paid by you and your authorized user: this includes accounts on which you are the primary member-owner, as well as accounts on which you are the joint owner.

Alterations and Amendments

The terms of this Agreement, applicable fees and service charges may be altered or amended by the Service from time to time. In such event, the Service shall send notice to you at your address of record or by secure electronic message via the U of I Community Credit Union Internet Home Banking service. Any use of the services after the service sends you a notice of change will constitute your agreement to such change(s). Further, the Service, may, from time to time, revise or update the programs, services, and/or related material, which may render all such prior versions obsolete. Consequently, the Service reserves the right to terminate this Agreement as to all such prior versions of the Internet Bill Pay programs, services, and/or related material and limit access to the Service's more recent revisions and updates.

Address Changes

You agree to promptly notify both the U of I Community Credit Union of any address change and change it on your online Bill Payment Address. Changing your address on the Service may not necessarily automatically update your address of record at the U of I Community Credit Union. Similarly, updating your address at the U of I Community Credit Union may not necessarily automatically update the address on the Service.

Termination or Discontinuation

In the event you wish to discontinue the Service, you must contact the U of I Community Credit Union in writing within ten (10) days prior to the actual service discontinuation date. Written notice must be signed and sent to:

U of I Community Credit Union
Attn: Member Service-Bill Pay
2201 S First Street
Champaign, IL 61820

The U of I Community Credit Union may terminate Service to any individual at any time with cause, but without advance notice. Neither termination nor discontinuation shall affect your liability or obligation under this Agreement.

Payee Limitations

The Service reserves the right to refuse to pay any person or entity to which you may direct a payment. The Service is obligated to notify you promptly if it decides to refuse to pay a person or entity designated by you. This notification is not required if you attempt to pay tax or court-related payments or payments outside the United States and its possessions/territories (American Samoa, Guam, Marshall Islands, Micronesia, N. Mariana Islands, Palau, Puerto Rico and the Virgin Islands), which are prohibited under this agreement.

Information Authorization

Through your enrollment in the Internet Bill Pay Service, you agree that the U of I Community Credit Union (or its third-party bill pay service provider) reserves the right to request a credit agency report and/or a review of your credit rating at its own expense through an authorized credit agency/bureau. In addition, you agree that the Service reserves the right to obtain financial information regarding your account from a merchant or financial institution to resolve payment-posting problems.

Disputes

In the event of a dispute regarding the Service, you and the Service agree to resolve the dispute by looking to this Agreement. You agree that this Agreement is the complete and exclusive statement of the agreement between you and the Service which supersedes any proposal or prior agreement, oral or written, and any other communications between you and the Service relating to the subject matter of this Agreement. If there is a conflict between what one of the Service's employees says and the terms of this Agreement, the terms of the Agreement shall control.

Assignment

You may not assign this Agreement to any other party. The Service may assign this Agreement to any future, directly or indirectly, affiliated company. The Service may also assign or delegate certain of its rights and responsibilities under this Agreement to independent contractors or other third-party service providers.

No Waiver

The Service shall not be deemed to have waived any of its rights or remedies hereunder unless such waiver is in writing and signed by the Service. No delay or omission on the part of the Service in exercising any rights or remedies shall operate as a waiver of such rights or remedies or any other rights or remedies. A waiver on any one occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

SECURITY STATEMENT

The U of I Community Credit Union is committed to ensure the confidentiality of your online transactions. Our banking products incorporate security features for safeguarding your accounts and the information you transmit to us during a session.

SECURITY FEATURES

Data Encryption

For your protection, we use 128-bit Secured Socket Layer (SSL) strong encryption during your online sessions. Encryption is a sophisticated way of scrambling all information transmitted online before it leaves your computer, so that all information, including passwords and online bill payments are completely unreadable by unauthorized third parties. No transactional information will be transmitted without first being encrypted.

We require that your web browser support 128-bit encryption because it is more effective than 40-bit encryption. While 40-bit encryption might be fine for low risk transactions, it is not adequate for protecting financial transactions.

When you supply data via the Internet, it is encrypted before it travels. We decode and process the data at our end. When we provide data to you, it is encrypted at our end, and sent to you. When you receive it, your browser decodes the information and displays it to you.

You can ensure that your online information is encrypted in Netscape if the small key or lock at the bottom left-hand corner of your screen is unbroken. For Microsoft browsers, a lock appears on the bottom right of your screen during an encrypted session.

Double Authentication

To further safeguard your account information against unauthorized access, the software employs a double authentication scheme. It prevents an unauthorized user from accidentally or deliberately determining your session ID while you are online and executing transactions against your account.

Recommended Browsers and Operating Systems

For a secure system running Windows 95/98/NT/2000/ME/XP or Macintosh OS 8.x and higher operating systems, we recommend using the following browsers. Other operating systems and browser versions may function with iBranch, but may not provide the functionality and security of those listed. Please review the following specifications and known issues as follows.

Operating System Browser Name/Version Encryption Level

- Windows 95/98/NT/2000/ME/XP Microsoft Internet Explorer v 4.0 to 5.5 128-bit

- Windows 95/98/NT/2000/ME/XP Netscape Navigator v 4.08 or higher 128-bit
- Windows 95/98/NT/2000/ME/XP Netscape Communicator v 4.51 or higher 128-bit
- Macintosh OS 8.x and higher Microsoft Internet Explorer v 4.0 to 5.5 128-bit
- Macintosh OS 8.x and higher Netscape Navigator v 4.06 or higher 128-bit
- Macintosh OS 8.x and higher Netscape Communicator v 4.7 or higher 128-bit

Known Browser Issues

The following are non-critical features associated with I-Branch:

Netscape 6.0 or higher	Planners/Calculators do not load due to changes implemented regarding JRE version. The vendor is working to resolve this issue.
	With Netscape 6.x, the user must download the Java Runtime Environment. This can be downloaded from the following website: Java Runtime Environment.
	With Netscape 6, exporting of accounts (qif, dat, and csv) does not work. NS 6 does not recognize files of these types. A file is produced but it is the source of the export page (same as a "Save As" file).
	With Netscape 6.2, after logging in to the site, the user will be prompted for a log in with this message: Alert. You must enter your Login ID.
	Netscape 6.2 comes with Form Data Security. We recommend that the user select "Never for this site" when asked to confirm the values filled in on a form. To eliminate this confirmation request, open "Preferences," select Forms, and deselect the check box "Save form data from web pages when completing forms."
	Netscape 6.x does not comply with no-cache directives.
Internet Explorer 6.0	There is certain functionality that may be considered inappropriate for online banking tools. The browser has the capability of collecting and transmitting user information. Users are currently advised not to use this browser version .
Internet Explorer 5.1 for Macintosh Operating System	IE 5.1 for Macintosh O S requires MRJ 2.1 or later in order for planning tools to operate.

Individualized Password

When you enroll, you are provided with a User Name and your initial online password. You can change your password as often as you like when you login for a session. The first time you login, you will be required to change your password. Every time you begin an online session after that you will need to enter your User Name and password to enter the secure area of our website.

Timed Logoff

If you forget to logoff, we do it for you by terminating your banking session after a certain length of time. You can set this time at 5, 10, 15 or 20 minutes. You will be required to login again to begin another session. This built-in safeguard protects your account information from unauthorized access in the event you are called away from your computer during an online session, or forget to logoff at the conclusion of

your session. This, however, does not replace the fact that you must logoff after completing an online session. This is a built-in safeguard designed to automatically log the user off if extreme circumstances have prevented them from doing so. A user's best practice is still to always log out them self.

User Responsibilities

- Each of the foregoing security features is designed to protect the confidentiality of your online transactions and account information. You are also responsible for adhering to the following secure practices.
- NEVER reveal your logon ID or password to anyone.
- NEVER leave your computer unattended during a session.
- When you are finished with a session, always be sure to LOG OFF.
- If you cannot close the browser after your banking session, be sure to delete the temporary files stored by the browser on your local hard drive. Consult your browser Help on how to do this.
- Report known instances of unauthorized account access to us within the required timeframe.
- NEVER use email to transmit any personal, business, financial, or account information. Messages sent in this manner are not encrypted.
- Use the encryption features of your browser. You may be required to upgrade your browser to 128-bit encryption.
- Apply the latest security patches and/or product updates to the operating system and internet browser that you have chosen to use with iBranch.

Account Alerts

The Account Alerts service is a tool for managing accounts. However, Account Alerts should not be relied upon solely for account information. Although U of I Community Credit Union makes every effort to ensure alerts are delivered as expected, there are conditions that may make the alerts unreliable such as, but not limited to: spam filters, relay detectors, inaccurate or obsolete email addresses, network or system failures, etc. U of I Community Credit Union recommends that the service be tested prior to regular use to identify any limiting conditions that may be present. U of I Community Credit Union does not guarantee the delivery of any account alert. If you have any questions regarding this service, please contact U of I Community Credit Union customer service at 217.278.7700.

If you have any questions regarding the security of your online transactions, please call us at 217.278.7700 or 877.678.4328.

I understand entering in my account number and PIN (logging in) represents my digital signature. I understand that I am authorizing any transaction on my account that may occur within the iBranch service with said digital signature. I understand that I am solely responsible for the security of my digital signature and of my PIN.