



ONLINE BANKING DISCLOSURE STATEMENT

BY SIGNING THE REGISTRATION FORM FOR ONLINE BANKING YOU AGREE TO ABIDE BY THE TERMS AND CONDITIONS OUTLINED IN THIS DISCLOSURE STATEMENT. PLEASE READ THIS CAREFULLY AND CALL US IF YOU NEED FURTHER CLARIFICATION. In this Agreement "We", "Us", "Our" and "Credit Union" refer to CAMPBELL EMPLOYEES FEDERAL CREDIT UNION. "You" and "Your" refers to each person applying for and/or using our Online Banking System.

By signing the registration form for Online Banking I request access to Online Banking, Campbell Employees FCU's home banking service for my Campbell Employees FCU accounts, and agree to be legally bound by the following terms and conditions.

I acknowledge that my PASSWORD acts as my signature when used in conjunction with my account number to officially authorize the transaction to be completed. I will take all reasonable precautions to protect my PASSWORD and assume full responsibility for all transactions completed on my account when the correct PASSWORD is used.

I will contact the Credit Union promptly if I believe there has been an unauthorized use of my PASSWORD. I will report such occurrences to:
Campbell Employees FCU, P.O. Box 2737, Camden, NJ 08101, Phone: 856-486-3250 or 800-257-5354.

I recognize and agree that I will accept any other conditions established by the Credit Union's Board of Directors that are necessary to protect the best interest of the Credit Union and to comply with applicable Federal and State laws and regulations.

Charges – I agree to pay any charges or transaction fees which are charged by Campbell Employees FCU for this service or for services which may later be offered as such fees or charges may be imposed or changed from time to time. A schedule of all fees and charges will be forwarded upon request.

Amendment of this Agreement – I agree that from time to time you may amend or change the terms of this Agreement including amendments or changes to add further ONLINE BANKING services or to amend or change the charges for these services. You may do so by notifying me in writing, including e-mail, of such amendments or changes and my use of ONLINE BANKING after the effective date of any such amendment or change shall constitute my acceptance of and agreement to such amendment or change.

Disclosure Statement – By signing the ONLINE BANKING Registration Form, I acknowledge receipt of the disclosure statement informing me of my rights under the Electronic Funds Transfer Act and a copy of this agreement.

Liability for Unauthorized Transactions – I agree to contact you at once if I believe there has been an unauthorized use of my PASSWORD or money is missing from my account(s). I also agree that if my monthly statement shows transactions which I did not make, and I do not contact you within 60 days after the statement was mailed to me, I may not get back any money lost after that time. I AGREE THAT IF I GIVE MY PASSWORD TO SOMEONE ELSE TO USE, I AM AUTHORIZING THEM TO ACT ON MY BEHALF AND I WILL BE RESPONSIBLE FOR ANY TRANSACTIONS MADE BY THEM.

In the event of an unauthorized transaction, I agree to contact you, by phoning, and by confirming such information in writing to you at:

Campbell Employees Federal Credit Union

P.O. Box 2737

Camden, NJ 08101

856-486-3250 or

800-257-5354

Documentation – I understand I will not receive a printed receipt with each transaction. I will, however, receive a Confirmation Number with each transaction I make. All transactions will be listed on my regular monthly statements.

Liability for Unauthorized Transfers – CONTACT US IMMEDIATELY if you believe your ONLINE BANKING PASSWORD has been used without your authorization. Telephone us at 1-800-257-5354 or 856-486-3250 immediately to keep your losses to a minimum. You could lose all money in the account(s) if you take no action to notify us of the unauthorized use of your ONLINE BANKING PASSWORD. If you notify us of the occurrence your liability will be as follows: 1) If you notify us within two business days of the loss or your discovery of the loss, you can lose no more than \$50.00, if someone used your ONLINE BANKING PASSWORD without your permission. 2) If someone used your ONLINE BANKING PASSWORD without your permission, you could lose as much as \$500.00 if you do NOT contact us within two business days after you learn of the loss and we can prove that we could have prevented the loss if you had contacted us. 3) Also, if your monthly statement shows transfers or purchases that you did not make and you do not contact us within 60 days after the statement was mailed to you, you may not get back any money lost after the 60 days, if we can prove that your contacting us would have prevented those losses.

Business Days. -- Business Days are every day except Saturdays, Sundays and holidays.

Transactions – You may use ONLINE BANKING with your User ID and PASSWORD to conduct any of the following transactions:

- 1) Make a withdrawal from your checking or savings account;
- 2) Transfer funds between accounts;
- 3) Obtain available balances;
- 4) Make loan payments from your savings or checking account;
- 5) Make balance inquiries on your account(s)
- 6) Review a history of the transactions on your account
- 7) Place a stop payment on a check
- 8) Apply for a loan advance;
- 9) Change your ONLINE BANKING PASSWORD. You will receive a monthly statement showing the status of your account(s), transactions made

during the past month, and any charges which we may impose for such services or transactions.

In Case of Errors or Questions About Your Transactions – Telephone us at 1-800-257-5354 or 856-486-3250, or write us at: Campbell Employees FCU, P.O. Box 2737, Camden, NJ 08101 as soon as you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. You must provide us with the following: 1) Name and Account Number; 2) Description of the error or transaction your believe is erroneous, and explain clearly what you believe the error to be or why you need more information; 3) The dollar amount of the suspected error. If you tell us verbally, we require that you send us your complaint or question in writing within 10 business days. We will tell you the results of our investigation within 10 business days and will correct any error promptly. If we need more time, however, we may take up to 45 days. If we decide to do this, we will credit your account within 10 business days. If we do not receive your complaint or question in writing within 10 business days, we may not credit your account.

If we decide that there is no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation. If we credit your account with funds while investigating an error, you must repay those funds to us if we conclude no error has occurred.

Disclosure of Account Information – We will disclose information about your account or the transactions you make to third parties: a) where it is necessary to complete transactions; b) to verify the existence and standing of your account with us upon the request of a third party such as a credit bureau; c) to comply with government agency or court orders; d) in accordance with your written permission; e) in order to comply with government or administrative agency summonses, subpoenas or orders, or court orders; and f) on receipt of certification for a federal agency or department that a request for information is in compliance with the Right to Financial Privacy Act of 1978.

Federal Regulation D – Federal Regulation D limits the number of preauthorized, automatic or telephone agreements or transfers from your primary savings account to another account or third party during a calendar month or statement cycle (at least 4 weeks). No more than six of these may be made by check, debit card or similar order and payable to third parties.

Termination – We may terminate your right to use Your PIN or Access Code or cancel this Agreement at any time upon written notice. You may request termination of these services in writing.

Change In Terms – We may change the terms and charges for the services shown in this Agreement and may amend this Agreement from time to time.