

ELECTRONIC FUNDS TRANSFER AGREEMENT
AND
DISCLOSURE
With Additional Disclosures for Specific Electronic Services including

ACH, ATM, Debit MasterCard, Preauthorized EFTs, easyCall, easyBanking, and easyPay

This EFT Disclosure and Agreement as amended from time to time (“Agreement”) sets forth the terms and conditions governing the use of Security One Federal Credit Union’s (Credit Union) electronic transfer services. Electronic funds transfers are electronically initiated transfers of money from your account through the electronic funds transfer services described below. Disclosure information that applies to all electronic services offered by SOFCU is given below, followed by specific disclosure information for each service. This Agreement takes the place of all prior agreements and disclosures governing the use of all electronic services. By retaining, using, or allowing others to use the electronic services offered by SOFCU, or by signing a Membership Application and Agreement, you are agreeing to be bound by the terms and conditions of this Agreement.

What The Words Mean

In this Agreement, the words “you” and “yours” mean those who sign the Membership Application and Agreement 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 accounts you have with the Credit Union.

Transactions involving your deposit accounts will be subject to the terms of your Membership and Account Agreement and transactions involving a line of credit account will be subject to your Open-End Credit Plan Agreement and Truth-In-Lending Disclosures, as applicable.

Personal Identification Number

We will issue a Personal Identification Number (PIN). This number should be memorized. After memorizing it, you should destroy it. Your accounts can only be accessed by the use of an access device with the PIN. If you forget your PIN, contact the Credit Union and we will issue you a new one.

You are responsible for safekeeping your access codes. You agree not to disclose or otherwise make your access codes available to anyone not authorized to sign on your accounts. If you authorize anyone to use your access codes, that authority shall continue until you specifically revoke such authority by notifying the credit union. You understand that any joint owner you authorize to use an access code may withdraw or transfer funds from any of your accounts. If you fail to maintain the security of these access codes and the Credit Union suffers a loss, we may terminate your EFT services immediately.

Right to Receive Documentation

You will get a monthly account statement reflecting all of your transactions unless there is no activity in a particular month. In any case, you will get the statement at least quarterly. Depending on the terminal or device used, you will receive, or you may choose to receive, a receipt at the time you make a transaction at a terminal or device. If you do receive a receipt, retain it to compare with your monthly statement from the Credit Union.

Your Liability for Unauthorized Transactions

Tell us AT ONCE if you believe your Card and /or PIN has been lost or stolen. Notify us at Security One FCU, PO Box 5583, Arlington, TX, USA 76005, Telephone No. 817.273.5900, orally or in writing, of the loss or theft. You could lose all of the money in your account if you do not tell us your Card and/or PIN has been lost or stolen. Your liability is \$50.00 if the lost or stolen Card and/or PIN are reported more than 24 hours after discovery. If you do not tell us within (2) business days after you learn of the loss or theft of your Card and/or PIN, and we can prove that we could have stopped someone from using your Card and/or PIN without your permission if you had told us, you could lose as much as \$500.00. If you have authorized someone else to use the Card and/or PIN, you are responsible for all transactions which that person or persons initiates at any time, even if the amount or transactions exceed what you may have authorized.

Also, if your statement shows transactions that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money lost if we can prove we could have stopped someone from making the transaction if you had told us in time. If a good reason (such as a long trip or hospital stay) kept you from telling us, we may extend the time periods.

For *MasterMoney Debit* transactions, you will not be liable for any unauthorized use of your card once you notify us at Security One FCU, PO Box 5583 Arlington, TX 76005-5583, Telephone No. 817.273.5900, orally or in writing, of the loss, theft or possible unauthorized use. The foregoing liability limitation does not apply unless (a) you have exercised reasonable care with the card, (b) you have not reported two or more incidents of unauthorized use on your account within the preceding 12 months, and (c) your account is in good standing. In addition, the foregoing limitation does not apply to cash advances obtained at an ATM. In any event, your maximum liability for unauthorized use will not exceed \$50.00.

Business Days

Our business days are Monday through Friday, excluding holidays.

Credit Union 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, we may be liable for your losses or damages. However, there are some exceptions. We WILL NOT be liable for instance, if:

- a. through no fault of ours, there is not enough money in your accounts to complete the transaction,
- b. the transaction involves a loan request exceeding your credit limit;
- c. the terminal where you were making the transaction did not have enough cash;
- d. the ATM or network system was not working properly and you knew about the problem when you started the transaction;
- e. circumstances beyond our control (such as fire, flood, power failure, or computer down-time) prevented the transaction, despite reasonable precautions that we have taken;
- f. the money in your account is subject to an uncollected funds hold, legal process or other encumbrance or agreement restricting a transaction;

- g. your Card has expired, is damaged so that the terminal cannot read the encoding strip, is inactive or because your PIN has been entered incorrectly;
- h. your Card and/or PIN has been reported lost or stolen and we have blocked the account;
- i. the failure to complete the transaction is done to protect the integrity of the system or to protect the security of your account; or
- j. transaction instructions are not actually received by us, we may not be held accountable for any loss resulting from the delay or failure to transmit instructions arising from user error, malfunction of equipment, natural impediments and/or inaccurate or incomplete information.

There may be other exceptions not specifically mentioned above.

In Case of Errors or Questions About Your Electronic Transfers

Telephone us at the number below and send us a written notice to the address below as soon as you can. We must hear from you no later than sixty (60) days after we sent the first statement on which the problem appeared.

817.273.5900
or write to:
Security One FCU
PO Box 5583
Arlington, TX 76005

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

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

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 your complaint or question. If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. A receipt will be mailed to you within two business days. 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 credit your account.

* For accounts that have been open for less than thirty (30) days, we will have twenty (20) business days instead of ten (10) business days to investigate your complaint or question. If we need more time, we may take up to ninety (90) calendar days to investigate your complaint or question. If we decide to do this, we will provide you with provisional credit on your account within ten (10) business days for the amount you think is in error.

** For Point of Sale transactions and transactions initiated outside the United States, we will have ten (10) business days, and ninety (90) calendar days instead of forty-five (45) business days, unless otherwise required by law, to investigate your complaint or question.

If we decide there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

Charges

In order to obtain the electronic services listed, you must open and maintain a regular savings account. All charges associated with our electronic fund transactions are disclosed in our Schedule of Fees and Charges which accompanies this Disclosure and Agreement.

Disclosure of Account Information to Third Parties

We will disclose information to third parties about your account or the transfers you make:

- a. when it is necessary to complete the transaction;
- b. in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant;
- c. in order to comply with government agency or court orders or other legal process; or
- d. if you give us your prior oral or written permission.

Address Change

Keep the Credit Union informed of your current address to insure correct mailing of monthly statements.

Amendments

The Credit Union may change the terms and conditions of this Agreement from time to time by mailing written notices to your address as it appears on our records. If any change results in greater cost or liability to you or decreases access to your Accounts, you will be given at least twenty-one (21) days prior notice of the change. Prior notice may not be given where an immediate change in terms or conditions is necessary to maintain the integrity of the system and/or the security of Cards or designated accounts.

Termination

You may terminate this Agreement or any EFT service under this Agreement at any time by notifying the Credit Union in writing and stopping your use of your Card and/or PIN. You must return all Cards to the Credit Union. The Credit Union may also terminate this Agreement and/or your use of your Card and/or PIN with or without cause. We may do so immediately if:

- a. you or any authorized user of your Card, PIN or account breaches this or any other agreement with the Credit union;

- b. we have reason to believe that there has been, or might be, an unauthorized use of your Card, PIN, or account; or
- c. you or any authorized user of your Card, PIN or account request that we do so.

If the Credit Union terminates this Agreement, it may notify any participating merchants making preauthorized debits or credits to any of your accounts that this Agreement has been terminated and the Credit Union may also program its computer not to accept your Card and/or PIN for any EFT service. Whether you or the Credit Union terminates this Agreement, the termination shall not affect your obligations under this Agreement of any EFTs made prior to termination.

Ownership of Cards

Any Card or other device which we supply to you is our property and must be returned to us, or to any person whom we authorize to act as our agent, or to any person who is authorized to honor the Card, immediately according to instructions. The Card may be repossessed at any time at our discretion without demand or notice. You cannot transfer your Card or Account to another person.

Honoring the Card

Neither we nor merchants authorized to honor the Card will be responsible for the failure or refusal to honor the Card or any other device we supply to you. If a merchant agrees to give you a refund or adjustment, you agree to accept a credit to your account in lieu of a cash refund.

Joint Accounts

If any of your accounts accessed under this Agreement are joint accounts, all joint owners, including any authorized users, shall be bound by this Agreement and, alone and together, shall be responsible for all EFT transactions to or from any deposit or loan account as provided in this Agreement. Each joint account owner, without the consent of any other account owner, may, and hereby is authorized by every other joint account owner to make any transaction permitted under this Agreement. Each joint account owner is authorized to act for the other account owners, and the Credit Union may accept orders and instructions regarding any EFT transaction on any account from any joint account owner.

Governing Law

This Agreement is governed by the Bylaws of the Credit Union, federal laws and regulations, the laws and regulations of the state of Texas and local clearinghouse rules, as amended from time to time. Any disputes regarding this Agreement shall be subject to the jurisdiction of the court of the county in which the Credit Union is located.

Enforcement

In the event either party brings a legal action to enforce the 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 the other party of its reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions, if applicable. If there is a

lawsuit, you agree that it may be filed and heard in the county and state in which the Credit Union is located, if allowed by applicable law.

Additional Disclosures Applicable to ACH Services

Documentation of Direct Deposit

If you have arranged to have direct deposits made to your account at least once every sixty (60) days from the same source and you do not receive a receipt (such as a pay stub), you can find out whether or not the deposit has been made by using easycallsm or easybankingsm. This does not apply to transactions occurring outside the United States. If the only possible transfers to or from your account are direct deposits or preauthorized deposits, you will get at least a quarterly statement from us.

Disclosure of Right to Stop Payment

a. Stop Payment Rights and Procedures:

If you have arranged in advance to make regular electronic fund transfers out of your account(s), you can stop any of these payments. You must notify the Credit Union orally or in writing at any time up to three (3) business days before the scheduled date of the transfer. The Credit Union requires that written confirmation of the stop payment order be made within fourteen (14) days of any oral notification. If we do not receive the written confirmation, the oral stop payment order shall cease to be binding fourteen (14) days after it has been made.

b. Notice of Varying Amounts:

If these regular payments may vary in amount, the person you are going to pay is required to tell you ten (10) days before each payment when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment or when the amount would fall outside certain limits that you set.

c. Liability of Failure to Stop Payment of Preauthorized Transfers:

If you order us to stop one of these payments three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Additional Disclosures Applicable to ATM Services

Rules for Use

By using your ATM Card (Card) with your personal identification number (PIN) at ATMs or other electronic terminals operated by a participating institution, network system, or company (collectively "terminals"), you authorize us to effect the transactions from or to your account(s) in accordance with the instructions given at the terminal(s). All Card transactions are subject to the terms and conditions of your account agreements with us governing the affected accounts.

When you use an ATM not owned by us, you may be charged a fee by the ATM operator, or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer).

Transactions Available

You may use your Card and/or PIN to perform the following transactions:

- Make deposits to your share savings and checking accounts at designated SOFCU ATMs
- Withdraw funds from your share savings and checking accounts
- Transfer funds from your share savings and checking accounts
- Obtain balance information for your deposit accounts
- Make loan payments from your share savings and checking accounts
- Access your MasterCard account

Some of the transactions listed above may not be available at all terminals. All payments and deposits are subject to later verification by us. Because of the servicing schedule and processing time required in ATM operations, there is a delay between the time a deposit (either cash or check) is made and when it will be available for withdrawal. You should review the Credit Union's Funds Availability Policy to determine the availability of funds deposited at SOFCU ATMs.

Limitations on Transactions

You may make ATM cash withdrawals up to \$500 each 24-hour period as long as your available balance will cover the transaction. Various institutions which participate in networks of which the Credit Union is a member may have withdrawal limits different from the amount set forth herein. In the event that a specific ATM is so limited, you may not be able to withdraw more than the cash limit of that particular ATM.

ATM Safety

An ATM provides a quick and convenient way to access your money. However, use caution and remember the following safety tips whenever you use an ATM:

- Be aware of your surroundings, particularly at night.
- Look for well-lighted ATMs when transacting at night.
- If you notice anything suspicious when approaching the ATM, return later or use another ATM.
- Have your transaction ready before you go to the ATM. When you can, fill out any deposit or withdrawal slips/envelopes before leaving your vehicle.
- If you notice anything suspicious while you are transacting business, immediately stop your transaction, put your Card away and leave.
- Consider having another person accompany you to the ATM.
- Immediately report all crimes to the ATM operator and to local law enforcement officials.
- Stand close to the ATM and away from others in line to avoid detection of your PIN or other account information.
- Put your cash away as soon as the transaction is complete; count the cash later in the safety of your vehicle or home.

- Never give information to strangers at the ATM or to anyone over the phone. Be aware of fraud or people who pose as Credit Union employees who try to get information from you. This information should only be discussed in person by you at the Credit Union
- Remember to keep your PIN a secret. Make sure not to write it on your Card or anywhere else in your wallet; thieves can easily figure out the reason for “hidden” or “secret” numbers.

Responsibility for Transactions

You are responsible for all transactions you make with the Card or that you authorize another person to make with the Card. You understand that if you disclose your PIN to anyone, they will have access to all accounts identified by your account number. If the Account is a joint account, all transactions involving the Account are binding on all Account holders.

Additional Disclosures Applicable to MasterMoney® Debit Services

Rules for Use

You may use your MasterMoney® Debit Card (Card) to purchase goods and services any place MasterCard® is honored by participating merchants. Funds to cover your Card purchases will be deducted from your checking account. If the balance in your account is not sufficient to pay the transaction amount, the Credit Union will not pay the amount and may terminate all services under this Agreement, unless you have an overdraft protection account.

When you use an ATM not owned by us, you may be charged a fee by the ATM operator, or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer).

Limitations on Transactions

- There are no limits on the number of purchase transactions you may make with your Card per day.
- You may make Card purchases up to the amount in the account each day.

Additional Disclosures Applicable to Point of Sale (POS) Services

Rules for Use

If we approve your application for POS services, you may use your Card and/or PIN (Personal Identification Number) to pay for purchases from participating merchants who have agreed to accept the Card at POS terminals within the Network or such other POS terminals as the Credit Union may designate.

Funds to cover your POS transactions will be deducted from your checking account. If the balance in your account is not sufficient to pay the transaction amount, the Credit Union will not pay the amount and may terminate the services under this Agreement, unless you have an overdraft protection account.

Limitations on Transactions

- There are no limits on the number of purchase transactions you may make with your Card per day.
- You may make Card purchases up to the amount in the account each day.

Additional Disclosures Applicable to Electronic Check Conversion

If you pay for something with a check or share draft, you may authorize your check to be converted to an electronic fund transfer. You may also authorize merchants to electronically debit your account for returned check fees. You are considered to have authorized these electronic funds transfers if you complete the transaction after being told orally or by a notice posted or sent to you that the transfer may be processed electronically or if you sign a written authorization.

Additional Disclosures Applicable to easycallsm(Audio Response)

Rules for Use

If we approve easycallsm access service for your accounts, you must select a PIN (Personal Identification Number). You must use your PIN along with your account number to access your accounts.

Transactions Available

You may use easycallsm to perform the following transactions:

- Obtain general, rate, and balance information
- Obtain information on your last 5 deposits made to your account
- Obtain your last 5 withdrawals
- Obtain information on specific checks
- Obtain information on last 5 ATM or easycallsm transactions
- Make withdrawals from your primary savings, checking, MasterCard®, and line of credit accounts. We will mail a check to the address on the system the following business day.
- Obtain your loan history, rate, balance information, payoff, loan payment amount and due dates
- Obtain maturity and dividend rate on term share accounts
- Transfer funds between your savings and checking accounts and sub-accounts
- Make loan payments from your savings or checking accounts and between sub-accounts
- Obtain information about the last dividend paid to an account
- Obtain tax information including total interest paid and dividends earned
- Change your Personal Identification Number (PIN)
- Perform loan payment calculations

Your accounts can be accessed by easycallsm via a touch-tone telephone only. easycallsm is available for your convenience 24-hours per day. This service may be interrupted for a short time each day for data processing.

Limitations on Transactions

The maximum amount you may withdraw by check is \$9,999.99 during any 24-hour period.

Additional Disclosures Applicable to Preauthorized EFTs

Rules for Use

Upon instruction of (i) your employer or (ii) the Treasury Department or (iii) other financial institutions, the Credit Union will accept direct deposits of your paycheck or of federal recurring payments, such as Social Security, to your checking account.

Upon instruction, the Credit Union will pay certain recurring transactions from your checking account.

When you use an ATM not owned by us, you may be charged a fee by the ATM operator, or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer).

Limitations on Transactions

For share savings accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed.

Additional Disclosures Applicable to easybankingsm (Internet access)

Rules for Use

You may use your personal computer to access your accounts. You must use your easycallsm PIN to access your accounts. easybankingsm service is accessible seven (7) days a week, 24-hours a day. You will need a personal computer and access to the Internet (World Wide Web). You are responsible for the installation, maintenance and operation of your computer. The Credit Union will not be responsible for any errors or failures involving any telephone service or your computer.

If you do not use easybankingsm for two consecutive billing cycles we reserve the right to terminate your service.

Transactions Available

You may use easybankingsm to perform the following transactions:

- Transfer funds between your savings, checking, and loan accounts
- Review account balance and transaction history for savings, checking, and loan accounts
- Review information on your loan account including payoff amounts, due dates, FINANCE CHARGES, interest rate, and balance information
- Make bill payments and preauthorized transfers from your checking account
- Request that a withdrawal from any savings, checking, or loan account be mailed to you in check form

- Download selected transactions from your accounts to financial management software such as Quicken® and Microsoft Money®.

Limitations on Transactions

For share savings accounts, no more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than three (3) of the six (6) transfers may be made by check, draft or debit card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed.

The maximum amount you may withdraw by check is \$9,999.99 during any 24-hour period.

Account Information

The account balance and transaction history information 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 deposit transactions and our Funds Availability Policy.

E-Mail

We may not immediately receive E-mail communications that you send and will not take action based on E-mail request until we actually receive your message and have a reasonable opportunity to act. If you need to contact us immediately regarding an unauthorized transaction or stop payment request, you may call the Credit Union at 817.273.5900.

Additional Disclosures Applicable to easypaysm (bill payment service)

The following terms and conditions apply to your use of easypaysm via easybankingsm. Your use of easypaysm constitutes your agreement to these terms and conditions.

Registering for easypaysm

easypaysm allows you to make payments to a third party from your Security One Federal Credit Union (SOFCU) checking account. To use easypaysm you must become a registered user of Security One Federal Credit Union's easybankingsm. Once you have access to your SOFCU checking account online, you may register for easypaysm. Please thoroughly read "Bill Payment Frequently Asked Questions," located under the "Bill Payment" section of Internet Banking. This section will explain in detail how to use easypaysm at Security One Federal Credit Union.

If you do not use easypaysm for two consecutive billing cycles, we reserve the right to terminate your service.

Service Provider

You authorize the Credit Union to utilize Metavante Corporation (or another processor of our choice) to provide this service to you on the Credit Union's behalf.

Monthly Fee

Each member is able to use the system for 90 days, fee free. Once that period is over, a monthly fee will be assessed unless the member has an easybankingsm account, in which case the service is free. Fee information may be obtained from the Credit Union's Schedule of Fees and Charges.

Once the fee has been posted to your checking account for that month, no refunds will be given upon termination of service. The Credit Union has the right to change fees at any time. Additional fees will not be assessed without notice to you.

Cancelled Check Copy Fee

A fee will be assessed to obtain a copy of an easypaysm cancelled check. The fee amount may be obtained from the Credit Union's Schedule of Fees and Charges.

In the event that funds are not available in your checking account on the date a fee is charged, we reserve the right to collect the fee from any non-IRA account on which you are listed as the Owner or Joint Owner. If we are unable to collect the monthly subscription fee within thirty (30) days, we may terminate your subscription to easypaysm service without notice.

Scheduling Bill Payments

Payments are made either by paper check or electronically by ACH credit. The method employed on any single payment depends on whether the bill payment processor has established an electronic payment relationship with the payee and they are found on the electronic payee database. You may schedule a single payment or recurring payments.

Bill Payment Amount Limits

The bill payment processor has a payment cap of \$9,999.00, regardless of how the payment is disbursed. The easypaysm user interface limits the entry of payments amounts greater than this amount.

Funds Debited from Checking Account

On the process date that you select, the bill payment processor generates an ACH debit (in the amount of the bill payment) to your checking account. Your checking account will be debited within two banking days.

Payees Receiving Bill Payments

The payee will receive the payment within three (3) banking business days for an electronic payee and five (5) banking business days if the payee is paid by check.

Bill Payment on Holidays and Weekends

Payments are processed on all days excluding Sundays and Federal Reserve Board recognized holidays. In cases where a payment is scheduled on a Sunday (this can potentially happen on a recurring payment), the payment is processed on the day before (Saturday). If you happen to be setting up the payment on this particular Saturday, the bill payment will be processed on the next banking business day. Also, please note that weekly recurring payments may not be scheduled on Saturdays.

Non-Sufficient Funds

If a "non-sufficient funds" condition exists, the debit will be returned via banking channels and an NSF fee will be assessed. The ACH return will prompt the system to block your easypaysm account, preventing you from making more bill payments until the NSF condition is resolved. Any future dated recurring payments scheduled for release during the time the account is blocked will not be sent.

Errors in Bill Payments

If you select an electronic payee address that matches your payment coupon exactly and the bill payment processor routes the payment to a different payment center, the bill payment processor is

responsible for the late charge and will reimburse any payee-imposed late fees, up to \$50.00. If you select an electronic payee with an address that is different from that indicated on the payment coupon, you are responsible for the late charge. You always have the option to manually set up a payee with the (correct) address found on the payment coupon.

Placing a Stop Payment on Bill Payments

A payment may be edited or deleted anytime before the payment is processed. For stop payment requests initiated after processing, you must contact the Bill Payment processor Customer Support. Payments remitted electronically cannot be stopped. A fee will be assessed for this service. The amount of the fee can be found in the Credit Union's Schedule of Fees and Charges.

Cancelling easysm Service

Please contact Security One Federal Credit at 817.273.5900 to close your easysm account.

Right to Impress a Lien

The Credit Union shall have a lien or the right to impress a lien on your shares and deposits for sums due the Credit Union. Such a right will not apply to shares or deposits held pursuant to Individual Retirement Accounts, self-employed plans under the Internal Revenue Code, or any other deposits for which lien rights would disqualify said deposits from special benefits or preferences provided under the Internal Revenue code.

General Disclaimer

Security One Federal Credit union hereby disclaims any warranties, endorsement or representations, express or implied, related to any product, service, advertisement or other information contained herein. This includes any content contained, distributed, linked or downloaded from the site. Any products or services from the site are to be used at your own risk, with no obligations or liabilities by Security One Federal Credit Union. It will be within the sole discretion of Security One Federal Credit Union to correct any errors or to omit any portion of the services, products or materials contained herein. This Agreement, any separate instructions, and the applicable fees and charges may be amended by the Credit Union in the future. In the event of amendment, the Credit Union shall send notice to you either by mail to your last known address or transmit such notice of the amendment over the easysm banking or easysm pay service. Your use of the service following receipt of such notice constitutes acceptance of such amendment. You agree to be bound by and comply with applicable state and federal laws and regulations. These terms and conditions shall be governed by and construed with the laws of the state of Texas.

Other Terms and Conditions

If you cancel your bill payment subscription, then you agree to notify us at that time. You will be responsible for all payment instructions made prior to termination and for all other applicable charges and fees. You will cancel all outstanding payment orders before notifying us to terminate this service. We will process bill payment transfer requests only to those creditors the Credit Union has designated in the user Instructions and such creditors as you authorize.

We will not process any bill payment transfer if the required transaction information is incomplete.

easysm pay may be temporarily unavailable due to Credit Union record updating or technical difficulties. You authorize Security One Federal Credit Union to charge your designated account(s) for any transactions accomplished through the use of easysm pay and its bill payment service, including any

recurring payment that you make, and you further authorize the Credit Union to charge for this bill payment service.

You regard requests for new account services, instructions to change existing account information or services, and other communication received via easybankingsm as legal endorsements. As such, all correspondence initiated via easybankingsm shall command the legal authority of a written request authorized by your signature.

Authorization I authorize Security One Federal Credit Union to post payment transactions generated by easypaysm to the account indicated on the form being sent electronically. I understand that I am in full control of my account. If at any time I decide to discontinue service, I will provide written notification to SOFCU. My use of easybankingsm and easypaysm signifies that I have read and accepted all terms and conditions of the services. I understand that payments may take up to 10 business days to reach the payee and that they will be sent either electronically or by check. Security One Federal Credit Union is not liable for any service fees or late charges levied against me. I also understand that I am responsible for any loss or penalty that I may incur due to lack of sufficient funds or other conditions that may prevent the withdrawal of funds from my account.