



Please read and print for your records the following Online Banking & Bill Pay Service Terms and Conditions Agreement (hence called "this Agreement"). By using the Online Banking & Bill Pay Service, each of you, jointly and severally, agree to the terms and conditions in this Agreement, and any amendments.

In this Agreement, the terms:

1. "We", "us", "our", and "Credit Union" are used to refer to Sikorsky Financial Credit Union;
2. "You", "your", and "yours" refer to those who use the Online Banking & Bill Pay Service, any owner of an account, any joint owners of accounts accessed under this Agreement or any authorized users of the Online Banking & Bill Pay Service;
3. "Service" refers to the Online Banking & Bill Pay Service;
4. "Account" means any one or more accounts you have with Sikorsky Financial Credit Union;
5. "Payee" means the vendor, biller, person or entity to whom you wish a bill payment to be directed;
6. "Payment Instructions" means the information provided by you to the Service for a bill payment to be made to your Payee (e.g., Payee name, account number, payment amount, payment date, etc.);
7. "Payment Account" means your Checking Account and, in the instance of non-sufficient funds and/or an overdrawn account, any applicable share account or available balance on line of credit accounts (e.g., line of credit overdraft accounts) at Sikorsky Financial Credit Union, from which all bill payments may be made and /or such funds collected;
8. "Business Day" means Monday through Friday, excluding holidays;
9. "Processing Day" means Monday through Friday, excluding holidays and is the point at which the payment process is initiated;
10. "Payment Date" means the date that you have requested the Online Bill Pay Service to begin processing your payment. If your Payment Date does not coincide with a Processing Day, the Online Bill Pay Service will begin processing your payment on the next Processing Day;
11. "Cutoff Time" means 10:30 pm Eastern Standard Time on the Payment Date, and is the time by which you must transmit instructions to have them considered entered on that particular Payment Date.

USE OF A THIRD-PARTY ONLINE BANKING & BILL PAY SERVICE PROVIDER(S)

We have contracted with one or more third-party service providers to provide the Online Banking & Bill Pay Service to our members. If you should use any of such services, including, without limitation, TurboTax and/or Finance Works, the following provisions shall apply: (a) IN ADDITION TO, BUT NOT IN LIEU OF, THE OTHER LIMITATIONS OF LIABILITY SET FORTH IN THIS AGREEMENT, WE SHALL HAVE NO LIABILITY RESULTING FROM YOUR USE OF ANY ONLINE BANKING & BILL PAY SERVICE THAT IS PROVIDED BY SUCH THIRD-PARTY SERVICE PROVIDERS; and (b) we, in

our sole discretion, reserve the right to change Online Banking & Bill Pay service providers. Although the Online Banking & Bill Pay services are provided using third-party providers, please direct all questions and inquiries on matters related to member-initiated Online Banking & Bill Pay transactions to Sikorsky Financial Credit Union at 203-377-2252 or 888-753-5553, option 4, Member Service.

SIKORSKY FINANCIAL CREDIT UNION ONLINE BANKING & BILL PAY SERVICE

The Online Banking & Bill Pay Service is accessible from our Online address, which is <https://www.sikorskycu.org> (called the "Website").

ACCOUNT ACCESS

To access your account or use the Online Banking & Bill Pay Service you must use your login with your username and password and Personal Identification Number (PIN) and the required hardware and software. You will need a personal computer, online access and a web browser. The currently supported browsers are Internet Explorer version 8+, Firefox version 4+, Safari version 6 or Chrome. You are responsible for the installation, maintenance and operation of any software and hardware required to access our Website. We will not be responsible for any errors or failures involving any telephone service, online service, or software installation on your computer. The Online Banking & Bill Pay Service is normally accessible seven (7) days a week, twenty-four (24) hours a day with the exception of short periods for scheduled maintenance, upgrades and/or circumstances beyond our control.

ONLINE BANKING SERVICE(S)

Presently, you may use the Online Banking Service to:

1. Transfer and schedule the transfer of funds between your Sikorsky Financial Credit Union checking, savings and loan accounts;
2. Review Sikorsky Financial Credit Union account balances and transaction history for your checking, savings or loan accounts;
3. Download your Sikorsky Financial Credit Union account information to financial management software programs; (Sikorsky Financial Credit Union is not responsible for third party software performance or support.)
4. Conduct other transactions permitted by Sikorsky Financial Credit Union;
5. Register for and access eStatements;
6. View images of checks for which we have electronic images;
7. Order checks on your account;
8. Send balance alerts, transaction alerts and reminders to your e-mail address and/or mobile phone. (We will continue to rely upon you to manage your accounts should the alert system fail to function.)

Your accounts will continue to be subject to the agreements otherwise governing them, except where it is noted in this Agreement. Additionally, each account and Online Banking Service will be subject to the following:

1. The terms or instructions appearing on a screen when using an Online Banking Service;
2. Sikorsky Financial Credit Union's rules, procedures and policies that are provided to you (for example, the Member Share Account Contract) that are applicable to each account and each Online Banking Service;
3. Applicable state and federal laws and regulations.

We may, from time to time, introduce new Online Banking Services. When this happens we will update our Online Banking Service to include them. By using an Online Banking Service, you agree to be bound by the terms contained in this Agreement at that time.

ELECTRONIC FUND TRANSFER AND SERVICE LIMITATIONS

The following limitations on Online Banking Service transactions may apply in using the services listed above.

TRANSFERS

During any statement period, you may not make more than six withdrawals or transfers from your savings accounts to another Sikorsky Financial Credit Union savings or checking account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic, POS transaction, or online instruction. An automated monitor will not permit additional prohibited transactions to be processed. The limitation on preauthorized transfers does not apply to preauthorized transfers to pay loans you have with us or to withdrawals or transfers to another account you maintain with us if made in person or by mail or through an automated teller machine. You may transfer or withdraw up to the available balance in your account or up to the available credit limit on a line of credit at the time of the transfer, except as further limited under this Agreement or your Account or Loan Agreements. For certain share accounts, we may require a minimum deposit to open the account and a minimum balance to maintain the account or to earn the stated rate of dividend. The amounts of these opening deposits and minimum balances are described in the Schedule of Dividends. We reserve the right to refuse any transaction that would draw upon insufficient or unavailable funds or lower an account below a required balance. For security reasons we may further limit the frequency or dollar amount of transactions from your account.

ACCOUNT INFORMATION

The account balance and transaction history information may be limited to recent account information involving your accounts. The availability of funds for transfer or withdrawal may be limited due to our Funds Availability Policy. The Funds Availability Policy is located in the Disclosures section of the Website.

E-MAIL

Sikorsky Financial Credit Union reserves the right to communicate with you by means of electronic communications (e-mail). All communications in either electronic or paper format will be considered in writing. Changes to your e-mail address must be communicated to us. You may notify us of changes to your e-mail address in writing to Sikorsky Financial Credit Union, 1000 Oronoque Lane, Stratford, CT 06614, Attention: Member Service; or by calling 203-377-2252 or 888-753-5553 Option 4, Member Service.

Sikorsky Financial Credit Union may not immediately receive e-mail communications that you send. Alternatively, you may send us a secure message by submitting a "Contact Us" form which can be found on our website and within the Online Banking system. You cannot use E-mail to initiate transactions

on your accounts. For transactions, please use the appropriate functions within the Online Banking Service or our Telephone Banking (CALL-24) service.

SECURITY OF PERSONAL IDENTIFICATION NUMBER (PIN), USER ID AND PASSWORD

Sikorsky Financial Credit Union's Online Banking Service uses multifactor authentication for you to access your account information. Using multiple methods of identification assists in reducing the opportunity for an unauthorized third party to gain access to your account. Access to your accounts requires the utilization of a Personal Identification Number (PIN), and a username and password that you have identified. You are responsible for the safekeeping of your username, password, and PIN. These are confidential and should not be disclosed to third parties or recorded. You may change your password or PIN. We recommend that you change your password regularly. You agree not to disclose or otherwise make your password or PIN available to anyone not authorized to access your accounts. We are entitled to act on instructions received under your password and PIN. For security purposes, Sikorsky Financial Credit Union recommends that you memorize the password and PIN and do not write them down. If you disclose your password or PIN to another person, you are responsible for any transactions conducted by that person or another person because of that disclosure. If you fail to maintain the security of the password and PIN and we suffer a loss, we may terminate your access to the Online Banking Service and account services immediately. If you believe or suspect that someone may have learned your password or PIN, you should immediately call Sikorsky Financial Credit Union at 203-377-2252 or 888-753-5553, option 4, Member Service or visit one of our branches.

LIABILITY FOR UNAUTHORIZED ACCESS

You are responsible for all transfers you authorize under this Agreement. If you permit other persons to use the Online Banking Service or your password or PIN, you are responsible for any transactions they authorize or conduct on any of your accounts. You will notify us AT ONCE if you believe anyone has used your password or PIN or accessed your accounts through the Online Banking Service without your authorization. Telephoning us at the number listed below is the best way of keeping your losses to a minimum. You may also write to Sikorsky Financial Credit Union at the address listed below. If you notify us within two (2) Business Days, you can lose no more than \$50 if someone accesses your accounts without your permission. If you do NOT notify us within two (2) Business Days after you learn of the unauthorized use of your account, password, or PIN, and we can prove that we could have prevented someone from accessing your account without your permission if you had told us, you could lose as much as \$500. If you do not notify us within 60 days after your account statement was mailed to you, and we can prove that we could have prevented any loss if you had, you may not get back any money you lost after the 60 days. If a good reason (such as a long trip or a hospital stay) kept you from notifying us, we will extend the time period.

If you believe that unauthorized access has occurred or someone has used your password or PIN or has transferred or may transfer money from your account without your permission, call us at 203-377-2252 or 888-753-5553, option 4, Member Service; or write us at Sikorsky Financial Credit Union, 1000 Oronoque Lane, Stratford, CT 06614, Attention: Member Service.

PERIODIC STATEMENTS

Transfers and withdrawals transacted through the Online Banking Service will be recorded on your periodic statement. You will receive a statement monthly unless there is no transaction in a particular month. In any case, you will receive a statement at least quarterly. Additionally, through the Online Banking Service, you can view all your recent share savings, checking and loan activity at any time.

QUESTIONS AND ERRORS

In case of errors or questions about your statement, receipt or Online Banking transactions, contact Sikorsky Financial Credit Union IMMEDIATELY at 203-377-2252 or 888-753-5553, option 4, Member Service; or write to us at Sikorsky Financial Credit Union, 1000 Oronoque Lane, Stratford, CT 06614, Attention: Member Service. Notify us if you need more information about a transfer listed on your statement, receipt or Online Banking history. 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:

1. Provide your name and account number;
2. Describe the error or the transaction 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 notify us verbally, we may ask that you send us your complaint or question in writing within 10 Business Days. We will usually tell you of our findings within 10 Business Days of you notifying us and correct any error promptly (20 Business Days if the notice of an error occurs within 30 days after you make the first deposit to your account). If we need more time, however, we may take up to 45 days to investigate your complaint or question (90 days for point of sale debit card transactions, electronic funds transfer transactions from outside the U.S., its possessions and territories, or if the notice of error occurs within 30 days after the first deposit to your account). If we decide to do this, and you sent us your complaint or question in writing, we will provisionally credit your account within 10 Business Days for the amount you think is in error (20 Business Days if the notice of an error occurs within 30 days after you make the first deposit to your account). You will have the use of the money while we complete our investigation.

If the error is related to your line of credit account, you do not have to pay any amount in question while we are investigating, but are still obligated to pay the other part of your line of credit bill that is not in question. While we investigate your question, we cannot report the amount in question as delinquent or take any action to collect the amount you question.

DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES

We will not disclose any information to third parties about your account or the transfers you make except:

1. To follow your instructions as you authorize, to conduct our operations, or to protect the security of our financial records;
2. To verify the existence of your account for a third party, such as a merchant or credit bureau;
3. To comply with a statute, regulation, or rule, or to comply with a subpoena, search warrant or other proper government agency or court order, such as tax information, regulatory examination, and reports of unusual cash transactions;

4. When Sikorsky Financial Credit Union concludes that disclosure is necessary to protect you, your account or the interest of Sikorsky Financial Credit Union;
5. In connection with examinations by financial institution authorities, or our authorized auditors;
6. If you give us your written permission; and
7. For any other reason set forth in our Electronic Funds Transfer Agreement.

We do not disclose information unless required or permitted by state and federal privacy laws. See Sikorsky Financial Credit Union's Privacy Policy for a more complete explanation of how we protect our members' informational privacy. Sikorsky Financial Credit Union's Privacy Policy is located in the Disclosures section of the Website.

OUR LIABILITY FOR FAILURE TO MAKE CERTAIN TRANSFERS

Our liability to you is explained in any agreements, notices, and disclosures that we separately provide to you from time to time regarding your accounts. This section explains our liability to you only to the extent that our liability has not been separately disclosed to you by any of these agreements, notices, or disclosures. Under no circumstances will we have any liability to you for failing to provide you access to your accounts or Online Banking Services through the Online Banking Service. 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 your instructions, we will be liable for your actual losses or damages. However, there are some exceptions. We will not be liable:

1. If, through no fault of ours, you do not have adequate Available Funds (as explained in the Funds Availability Policy) in your account to complete a transaction, your account is closed, or the transaction amount would exceed your credit limit on your overdraft line of credit, if applicable;
2. If the funds in your account are subject to an administrative hold, legal process, such as garnishment, levy, attachment, or other claim;
3. If you used the wrong password or PIN or account number or you have not properly followed any applicable computer, Online access or Online Banking Service instructions for making transactions;
4. If your computer fails or malfunctions or the Online Banking Service was not working properly when you began the transaction;
5. If the error was caused by circumstances beyond our control, such as your Online Service Provider, fire, flood, telecommunications outages, equipment or power failure;
6. For other exceptions to your liability as stated in our Electronic Fund Transfer Agreement; and
7. For any indirect, special or consequential damages, except to the extent such limitation of liability is not permitted by law.

INDEMNIFICATION

Except to the extent that we are liable under the terms of this Agreement or an agreement that otherwise governs your account, if you are an owner of an account you agree to indemnify and hold us, our directors, officers, employees, and agents harmless from all loss, liability, claims, demands, judgments and expenses arising out of or in any way connected with an account or the performance of an Online Banking Service, except to the extent such indemnification is

not permitted by law. You or your authorized user(s) provide this indemnification without regard to whether our claim for indemnification is due to the use of the Online Banking Service.

TERMINATION

In the event you wish to discontinue the Online Banking Service, you must contact Sikorsky Financial Credit Union within 10 days prior to the actual Online Banking & Bill Pay Service discontinuation date. You must request Sikorsky Financial Credit Union to discontinue the Online Banking Service for your account by mail to Sikorsky Financial Credit Union, 1000 Oronoque Lane, Stratford, CT 06614, Attention: Member Service.

We may terminate this Agreement and/or your access to the Online Banking Service, in whole or in part, at any time without advance notice. Neither termination nor discontinuation shall affect your liability or obligation under this Agreement.

ALTERATIONS AND AMENDMENTS

Except as otherwise required by law, rule, or regulation, we reserve the right to change the terms and conditions of this Agreement at any time. When changes are made we will update this Agreement in the Disclosures section of the Website. The Website will be updated on the effective date, unless an immediate change is necessary to maintain the security of the system or unless a law, rule or regulation requires that this Agreement be updated at an earlier time. You may choose to accept changes by continuing the use of the Online Banking Service. You may choose to decline changes by discontinuing the use of the Online Banking Service. Any use of the Online Banking Service after the amended Agreement's effective date will constitute your agreement to such change(s).

Further, the Online Banking 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, we reserve the right to terminate this Agreement as to all such prior versions of the Online Banking Service's programs, services, and/or related material and limit access to the Online Banking Service's more recent revisions and updates. Changes to fees or terms applicable to accounts are governed by the agreement otherwise governing the applicable account.

NOTICES

Unless otherwise required by applicable law, in the event that we are required to provide a notice or other communication to you in writing, that notice or other communication may be sent to you at your address of record or electronically to your E-mail address as reflected in our then current system.

ENFORCEMENT

In the event either party brings legal action to enforce the Agreement; the parties agree that the legal action shall be brought in the State of Connecticut, United States of America. If you bring a legal action against us, or we bring a legal action against you and the legal action involves Online Banking Services or other matters discussed in this Agreement, you agree to be liable to us for any liability, loss, or expense, including reasonable attorneys' fees, if we win. You authorize us to deduct any such liability, loss, or expense from your account without prior notice to you.

ASSIGNMENT

You may not assign this Agreement to any other party. The Online Banking Service may assign this Agreement to any future, directly or indirectly, affiliated company. The Online

Banking 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

We shall not be deemed to have waived any of our rights or remedies hereunder unless such waiver is in writing and signed by Sikorsky Financial Credit Union. No delay or omission on the part of Sikorsky Financial Credit Union 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.

CAPTIONS

The captions of Sections hereof are for convenience only and shall not control or affect the meaning or construction of any of the provisions for the Agreement.

GOVERNING LAW

This Agreement shall be governed by and construed in accordance with all applicable federal laws and all applicable substantive laws of the State of Connecticut and the United States of America 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 to the minimum extent required.

ONLINE BILL PAY SERVICE ENROLLMENT

After your acceptance of this Agreement and completion of the subsequent online registration you will be notified by e-mail when the Service has been activated for you. This process should not take longer than three Business Days. We reserve the right to refuse enrollment in the Online Bill Pay Service to any member who does not meet the Online Bill Pay Service criteria established by us. Included in these criteria are the requirements that the applicant has a checking account and is a member in good standing at Sikorsky Financial Credit Union.

ONLINE BILL PAY SERVICE(S)

By providing the Online Bill Pay Service with the names and account information of those entities and/or persons to whom you wish to direct payment, you authorize the Service to follow the Payment Instructions that it receives from you or your authorized user through the Online Bill Pay Service. When the Service receives a Payment Instruction, you authorize it to debit your Payment Account and remit funds on your behalf.

Your accounts will continue to be subject to the agreements otherwise governing them, except where it is noted in this Agreement. Additionally, each account and Online Bill Pay Service will be subject to the following:

1. The terms or instructions appearing on a screen when using a Service;
2. Sikorsky Financial Credit Union's rules, procedures and policies that are provided to you (for example, the Member Share Account Contract) that are applicable to each account, the Online Banking Service and the Online Bill Pay Service;
3. Applicable state and federal laws and regulations.

SCHEDULED PAYMENTS

It is your responsibility to schedule your bill payments in such a manner that your obligations will be paid on time. Payment Instructions entered after the Cutoff Time or on a non-Business Day will be considered entered in the Online Bill Pay Service

on the next Business Day. If you properly follow our procedures, and the Online Bill Pay Service fails to send a payment according to the Payment Instructions received, Sikorsky Financial Credit Union will bear responsibility for all late charges.

STOP PAYMENTS

A bill payment can be canceled or edited until it is processed. There is no charge for canceling or editing a scheduled payment. You may not stop a payment after it is processed.

EXCEPT AS HEREIN PROVIDED IN THIS AGREEMENT, YOU MAY NOT STOP PAYMENT OF ELECTRONIC FUND TRANSFERS. THEREFORE, YOU SHOULD NOT EMPLOY ELECTRONIC ACCESS FOR PURCHASES OR SERVICES UNLESS YOU ARE SATISFIED THAT YOU WILL NOT NEED TO STOP PAYMENT.

RECURRING PAYMENTS

You may choose to receive an email reminder before a scheduled recurring payment is processed. If you would like to verify a recurring scheduled payment has been processed, select the "Bill Pay" menu and in the "My Payments" box, click the *View payment history* link. You may cancel or edit any scheduled recurring payment before it is processed.

PAYMENT METHODS

Payment will be made to your Payee either by electronic delivery or by check. The method of payment depends upon the processing method that can be accommodated by the Payee or Online Bill Pay Service Provider (e.g., some Payees are unable to accept electronic payments).

PROHIBITED PAYMENTS

The following payment types are prohibited through the Service:

1. Tax Payments;
2. Court Ordered Payments;
3. Payments to Payees outside of the United States or its possessions/territories;
4. Payment for illegal activities.

LIMITED LIABILITY

The Service will provide the best efforts to make all your payments properly. However, we 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;
2. The Online Bill Pay Service provider's 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. The Payee mishandles or delays a payment sent by the Service in a timely manner;
4. 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. Circumstances beyond the Service's control (such as, but not limited to, fire, flood, interference from an outside force or delays or losses caused by the U.S. Postal Service) that prevent the proper execution of the transaction and the Service has taken reasonable precautions to avoid those circumstances;

6. For other exceptions to your liability as stated in our Electronic Fund Transfer Agreement and Online Banking & Bill Pay Service Terms and Conditions.
7. For any indirect, special or consequential damages, except to the extent such limitation of liability is not permitted by law.

It is your responsibility to ensure there are sufficient funds in your Payment Accounts to complete your Payment Instructions. If your account has insufficient funds due to your scheduled bill payments, we will pay your bill. We will notify you and charge you a NSF Fee. Please refer to our Schedule of Charges for the fee amount. We will not provide any additional notice concerning payments not made due to insufficient funds and we will not incur liability for incomplete transactions resulting from insufficient funds. You may verify transactions were processed by selecting the "Bill Payment" menu option.

Provided none of the foregoing 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.

EXCLUSION OF WARRANTIES

THE SERVICE AND RELATED DOCUMENTATION ARE PROVIDED "AS IS" WITHOUT ANY WARRANTY OF ANY KIND, EITHER EXPRESSED OR IMPLIED, INCLUDING BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

ELECTRONIC FUND TRANSFER AND SERVICE LIMITATIONS

The following limitations on Online Banking & Bill Pay Service transactions may apply in using the services listed above.

PAYMENT PROCESSING

We are not required to make a payment that will overdraw the balance in your designated Payment Accounts. We may, at our sole discretion, pay a scheduled bill payment which exceeds the balance in the Payment Accounts. Should you have insufficient funds in your Payment Accounts to cover your Processed Payments, you are responsible for satisfying all Processed Payment amounts and associated fees. Except as limited by your Account or Loan Agreements, your total payments for a Processing Day may not exceed \$19,999.99 through the Online Bill Pay Service. No single payment may exceed \$9,999.99. For security reasons we may further limit the frequency or dollar amount of transactions from your Account.

FEES AND CHARGES

As a participant in the Online Bill Pay Service, you will be responsible for any and all hardware, software, telephone charges or Online Service Provider fees which you incur by using the Service. Additionally, the fees that have been separately disclosed to you on the Sikorsky Financial Credit Union's Schedule of Charges in connection with your Account(s) will continue to apply. The Schedule of Charges is located in the Disclosures section on the Website. You agree to pay such fees and charges, and authorize Sikorsky Financial Credit Union to charge your Payment Account for these amounts and any additional charges that may be

incurred by you. From time to time, the fees may be changed. We will notify you of any changes as required by law.

In using the Online Bill Pay 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 Sikorsky Financial Credit Union's established and published fees. Further, you also agree that a non-sufficient funds (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 Online Bill Pay Service you agree that Sikorsky Financial 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.

PAYEE LIMITATIONS

The Online Bill Pay Service reserves the right to refuse to pay any person or entity to which you may direct a payment. The Online Bill Pay 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 Online Bill Pay Service, you agree that Sikorsky Financial 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.

MOBILE BANKING SERVICES

Mobile Banking Services are provided to you by Sikorsky Financial Credit Union as part of the Online Banking and Bill Pay Services and are powered by a third party (the "Licensor") mobile technology solution.

This document governs your use of certain online banking services via cell phone or other handheld mobile device (a "Mobile Device") as described below ("Mobile Banking Service" or "MBS"). We may offer additional MBS features and services in the future. Any added Mobile Banking Services and features will be governed by these terms and conditions.

Your use of the MBS is subject to the terms and conditions of any agreement between you and Sikorsky Financial Credit Union that is applicable to the products and/or services accessed through MBS such as the *Funds Availability Policy* and the *Electronic Funds Transfer Agreement*.

The use of mobile technology to access Mobile Banking Services could present a heightened security risk due to the fact that mobile devices have less sophisticated access protections and wireless transmissions are vulnerable to interception. Sikorsky Financial Credit Union has implemented

Mobile Banking as an accommodation to its members, recognizing that any web page is accessible by certain mobile devices. Sikorsky Financial Credit Union cannot undertake to mitigate the additional risks presented by the use of mobile devices to access Mobile Banking Services. If you access MBS via a mobile device, you do so at your own risk and to the maximum extent permitted by law, Sikorsky Financial Credit Union shall have no liability to you or to any third party arising from or related to your use of Mobile Banking.

In order to access MBS, you must have a cell phone or other handheld device that can send and receive information using the technology that supports this Service (a "Mobile Device").

Depending on the Mobile Device and telecommunications provider you use, you may be required to download and install an application or other software to your Mobile Device (a "Mobile Application") in order to access and use MBS. It is solely your responsibility to download and properly install any Mobile Application that is required in order to access MBS through your Mobile Device and telecommunications provider.

You understand that the Mobile Application is being provided by a third party, and Sikorsky Financial Credit Union has no responsibility whatsoever to you in connection with the Mobile Application. You are solely responsible for complying with all terms of use applicable to the Mobile Application, and properly downloading, installing, updating, and using the Mobile Application. Sikorsky Financial Credit Union has no obligation whatsoever to notify you of any changes to or new releases for any Mobile Application and Sikorsky Financial Credit Union shall have no liability for any claims or damages arising from or relating to the Mobile Application, or your failure to comply with any terms of use for the Mobile Application or your failure to download and properly install any update. You agree that any Mobile Application is licensed, not sold, solely for your use in accessing MBS.

SECURITY

In addition to the safeguarding and security provisions set forth in the Agreement, the following provisions shall apply to your use of MBS:

1. Your Mobile Device may be used to obtain information about your Accounts, and perform transactions on and make transfers between Accounts. You are responsible for maintaining the security of your Mobile Device and you are responsible for all transactions made using your Mobile Device. MBS will display sensitive information about your Accounts, including balances and transaction amounts. Anyone with access to your Mobile Device may be able to view this information.
2. In order to prevent misuse of your accounts through MBS, you agree to protect all UserID's and passwords associated with your accounts and the MBS, and to monitor your accounts on a daily basis.
3. In addition to protecting your UserID and password and other account information, you should also take precautions to protect your personal identification information, such as your driver's license, Social Security Number, etc. This information by itself or together with other account information may allow unauthorized access to your accounts. You are also responsible for protecting and securing all information and data stored in your Mobile Device. You will be notified of changes to these terms and conditions which materially affect your rights. By continuing to use the MBS after such notice of any

change, you agree to the change. We may terminate or suspend all or any part of the MBS at any time, at our discretion, without notice to you, and without liability to you. Additional member eligibility requirements apply to services provided through Mobile Banking.

4. MBS is designed to safeguard your online transactions from unauthorized use. We use multiple levels of protection: A User Identification System (User Name and Password), a previously registered device or phone number, and encryption of your information. The enhanced security enables our members to register their identity and their personal computers with us, so that we can authenticate them upon logon; as well as enabling our members to confirm that they are at the actual Sikorsky Financial Credit Union Website.
5. Additional protection is provided by "firewalls" at our Web server location, and by policies that restrict access to your account information to only those who need to support you as a member.

MOBILE BANKING SERVICE LIMITATIONS

It is important that you understand the limitations of the MBS, including but not limited to the following:

1. Not all online banking services are available on your mobile device.
2. The balance of your accounts may change at any time as we process items and fees against your accounts, and the information provided to you through MBS may become quickly outdated.
3. Your access to MBS may be limited by the service provided by your telecommunications provider.
4. There may be technical or other difficulties related to MBS. These difficulties may result in loss of data, personalized settings or other MBS interruptions. Neither Sikorsky Financial Credit Union nor its service providers assume any responsibility for the timeliness, deletion, or misdelivery of any user data, failure to store user data, communications or personalized settings in connection with your use of MBS; nor for the delivery or the accuracy of any information requested or provided through MBS.
5. Neither Sikorsky Financial Credit Union nor any of our service providers assumes responsibility for the operation, security, functionality or availability of any Mobile Device or mobile network which you utilize to access the MBS, nor guarantee that you will have continuous or uninterrupted access to MBS. We are not responsible for any delay, failure or error in the transmission or content of information provided through MBS. Neither Sikorsky Financial Credit Union nor any of our service providers and affiliates will be liable for damages arising from the non-delivery, delayed delivery, or improper delivery of any information through MBS, from any inaccurate information provided through MBS, from your use of or reliance on any information provided through MBS, or from your inability to access MBS.
6. We will not be liable to you for any losses caused by your failure to properly use MBS or your Mobile Device. We reserve the right to refuse to make any transaction you request through MBS for any reason. You agree and understand that MBS may not be accessible or may have limited utility over some mobile networks, such as while roaming.

7. You agree to exercise caution when utilizing MBS and/or the Mobile Application.

FEES

All of the terms of the Sikorsky Financial Credit Union Online Banking and Bill Payment Services Agreement are applicable to your use of Mobile Banking. Sikorsky Financial Credit Union does not charge a fee for Mobile Banking; however, mobile service provider **message and data rates may apply**. Contact your mobile service provider for details on specific fees and charges. Message frequency depends on account settings.

By using Sikorsky Financial Credit Union Mobile Banking, you are agreeing to the terms and conditions presented here and certifying that you are the account holder on the account you have accessed using Mobile Banking.

ELECTRONIC DELIVERY OF SERVICE E-MAILS

We reserve the right to communicate with you about your account(s) via e-mail. We will periodically send an e-mail to the e-mail address that you have provided to us when such communication is available for you to review. **We will never ask for your PIN or account information in any e-mail** or expose any sensitive information in any e-mail communications, such as: full account numbers, passwords and social security numbers. We reserve the right to send any or all of these communications by traditional paper methods, with or without notice, for any reason, including technological problems, address verification or security concerns, to comply with state or federal law, or any other reason.