

Periodic Statements. Transfers, withdrawals, and bill payments transacted through HEFCU@HOME 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.

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

- As necessary to complete transfers and bill payment
- To verify the existence of sufficient funds to cover specific transactions upon the request of a payee or a third party, such as a credit bureau or merchant
- To comply with government agency or court orders
- If you give us your written permission.

Financial Institution's 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 and the instructions you transmit, we will be liable for your actual losses or damages. However, the Financial Institution will not be liable:

- If, through no fault of ours, you do not have adequate funds in your account to complete a transaction, your account is closed, or the transaction amount would exceed your credit limit on your line of credit, if applicable.
- If you used the wrong access code or you have not properly followed any applicable computer, Internet Access, or Financial Institution user instructions for making transfer and bill payment transactions.
- If your computer fails or malfunctions or the HEFCU@HOME service was not properly working and such problem should have been apparent when you attempted such transaction.
- If circumstances beyond our control (such as fire, flood, telecommunication outages, postal strikes, and equipment or power failure) prevent making the transaction.
- If the funds in your account are subject to an administrative hold, legal process or other claim.
- If you have not given the Financial Institution complete, correct and current instructions so the Financial Institution can process a transfer or bill payment.
- If the error was caused by a system beyond the Financial Institution's control, such as your Internet Service Provider.
- If you do not authorize a bill payment soon enough for your payment to be made and properly credited by the payee by the time it is due.
- If the Financial Institution makes a timely bill payment but the payee nevertheless does not credit your payment promptly after receipt.
- If there are other exceptions as established by the Financial Institution from time to time.

Termination of HEFCU@HOME Services. You agree that we may terminate this Agreement and your use of the HEFCU@HOME services if you or any authorized user of your account or access code breach this or any other agreement with us; or if we have reason to believe that there has been an unauthorized use of your account or access code.

You or any other party to your account can terminate this Agreement by notifying us in writing. Termination of service will be effective the first business day following receipt of your written notice. However, termination of this Agreement will not affect the rights

and responsibilities of the parties under this Agreement for transactions initiated before termination.

Notices. The Financial Institution reserves the right to change the terms and conditions upon which this service is offered. The Financial Institution will mail notice to you at least twenty-one (21) days before the effective date of any change, as required by law. Use of the HEFCU@HOME service is subject to existing regulations governing your accounts and any future changes to those regulations.

Billing Errors. In case of errors or questions about your HEFCU@HOME transactions, telephone us at the phone number or write to us at the address set forth above in the Liability for Unauthorized Access section 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 appears.

- Tell us your name and Account Number.
- Describe 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.
- 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) calendar days. We will determine whether an error occurred within ten (10) business days after we hear from you and we 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 funds 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 credit your account.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation. If a notice of error involves an electronic fund transfer that occurred within thirty (30) days after the first deposit to the account was made, the applicable time periods for action shall be twenty (20) business days in place of ten (10) business days. If a notice of error involves an electronic fund transfer that was initiated in a foreign country or occurred within thirty (30) days after the first deposit to the account was made, the applicable time period for action shall be ninety (90) calendar days in place of forty five (45) calendar days.

Enforcement. You agree to be liable to the Financial Institution for any liability, loss, or expense as provided in this Agreement that the Financial Institution incurs as a result of any dispute involving your accounts or services. You authorize the Financial Institution to deduct any such liability, loss, or expense from your account without prior notice to you. 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.

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 where you opened your account, and the Bylaws of the Credit Union 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 by agreement between us.



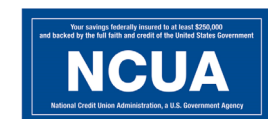
ELECTRONIC FUNDS TRANSFER AGREEMENT AND DISCLOSURE

Toll-free: (800) 624-3312
Phone: (609) 951-0700
Fax: (609) 275-4194
Web: www.hefcu.com

Mailing Address for correspondence:
29 Emmons Drive, Suite C 40
Princeton, NJ 08540

Routing and Transit Number: 231288811

Retain this document for your records.



Federally Insured by NCUA

This HEFCU@HOME Agreement and Disclosure ("Agreement") is the contract which covers your and our rights and responsibilities concerning the HEFCU@HOME services offered to you by Healthcare Employees Federal Credit Union ("Financial Institution"). The HEFCU@HOME service permits you to electronically initiate account transactions involving your accounts and communicate with the Financial Institution. In this Agreement, the words "you", "your" and "yours" mean those who request and use HEFCU@HOME, any joint owners of accounts accessed under this Agreement or any authorized users of this service. The words "we," "us," and "our" mean the Financial Institution. The word "account" means any one or more accounts you have with the Financial Institution. By requesting and using the HEFCU@HOME service, each of you, jointly and severally, agree to the terms and conditions in this Agreement, and any amendments.

HEFCU@HOME Service.

Account Access. If we approve your application for the HEFCU@HOME service, you may use your personal computer to access your accounts. You must use your access code along with your Account Number to access your accounts. The HEFCU@HOME service is accessible seven (7) days a week, twenty-four (24) hours a day through a direct dial number designated by the Financial Institution. You will need a personal computer, direct dial modem and access to the Internet (World Wide Web). You are responsible for the installation, maintenance and operation of any software and your computer. The Financial Institution will not be responsible for any errors or failures involving any telephone service, Internet service, software installation or your computer.

Types of Transactions. At the present time, you may use the HEFCU@HOME service to:

- Transfer funds between your checking, savings and loan accounts.
- Transfer funds to accounts of other customers you authorize for any of your accounts.
- Review account balance, transaction history and tax information for any of your checking, savings or loan accounts.
- Request a withdrawal from any checking, savings, or loan account by check mailed to you.
- Download your account information to financial management software programs like Quicken or Microsoft Money, if applicable.
- Make bill payments to a person or business (payee), review bill payment history and make scheduled bill payment changes.
- Conduct other transactions permitted by the Financial Institution.
- Communicate with the Financial Institution using the electronic mail ("E-mail") feature.
- Transactions involving your deposit accounts, including checking account stop payment requests, will be subject to the terms of your account agreement and transactions involving a line of credit account will be subject to your loan agreement and disclosures, as applicable.
- Authorize new payment instructions or edit previously authorized payment instructions for bill payments

Service Limitations. The following limitations on HEFCU@HOME transactions may apply in using the services listed above:

Transfers. You may make funds transfers to other accounts of yours as often as you like. However, transfers and bill payments from a savings or a money market account will be limited to a total of six (6) in any one month. 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 limited under this Agreement or your deposit or loan agreements. The Financial Institution reserves the right to refuse any transaction that would draw upon insufficient or unavailable funds, lower an account below a required balance, or otherwise require us to increase our required reserve on the account.

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 transactions and our Funds Availability Policy.

E-Mail. The Financial Institution may not immediately receive E-mail communications that you send and the Financial Institution will not take action based on E-mail requests until the Financial Institution actually receives your message and has a reasonable opportunity to act. If you need to contact the Financial Institution immediately regarding an unauthorized transaction or stop payment request, you may call the Financial Institution at the telephone number set forth in the Liability for Unauthorized Access section.

Bill Payments. You may authorize new payment instructions or edit previously authorized payment instructions for bill payments that are either periodic and nonrecurring (i.e. payments on merchant charge accounts that vary in amount) ("periodic bill payments") or automatic and recurring (i.e. fixed monthly mortgage payments) ("automatic bill payments"). When you transmit a bill payment instruction to us, you authorize us to transfer funds to make the bill payment transaction from the account you designate. We will process bill payment transfer requests only to those payees designated in the Financial Institution's User Instructions and such payees as you authorize and for whom the Financial Institution has the proper vendor code number. The Financial Institution will not process any bill payment transfer if the required transaction information is incomplete. If there are insufficient funds in your account to make the bill payment request, we may either refuse to make the payment or make the payment and transfer funds from any overdraft protection account you have established. The Financial Institution reserves the right to refuse to process payment instructions that reasonably appear to the Financial Institution to be fraudulent or erroneous. The Financial Institution will withdraw the designated funds from your account for the bill payment transfer by midnight on the date you schedule for payment. The Financial Institution will process your bill payment transfer within one (1) business day on the date you schedule for payment.

It is your responsibility to schedule your bill payments in such a manner that your obligations will be paid on time. You should enter and transmit your bill payment instructions through HEFCU@HOME at least six (6) days before a bill is due. You are responsible for any late payments or finance charges that may be imposed as a result of your failure to transmit a timely bill payment authorization. You may cancel or stop payment of periodic and automatic bill payment instructions under certain circumstances. If you discover an error in or want to change a payment instruction (i.e. payment date or payment amount) for a periodic or automatic bill payment you have already scheduled for transmission through HEFCU@HOME, you may electronically edit or cancel your payment request through HEFCU@HOME. Your cancellation request must be entered and transmitted through HEFCU@HOME before the date you have scheduled for payment. If your request is not timely entered, you will be responsible for the payment. If you wish to place an oral stop payment on an automatic bill payment transaction not using HEFCU@HOME, the Financial Institution must receive your oral stop payment request at least three (3) business days before the next payment is scheduled to be made. You may call the Financial Institution at the telephone number set forth in the Liability for Unauthorized Access section to request a stop payment. If you call, the Financial Institution may require you to confirm your stop payment request in writing within fourteen (14) days after the call and the Financial Institution may charge a fee for each request. If you place an oral stop payment request at least three (3) business days before the payment is scheduled, and we fail to stop the payment, we will be liable for your actual losses or damages.

Mobile Banking. You may access your accounts remotely with your cell phone or other mobile access devices using your user identification name and password.

Types of Transactions:

- Transfer funds from checking, savings or loan.
- Make payments from checking or savings to loan.
- Get balance information about all accounts.
- Get withdrawal history about all accounts.
- Get deposit history about all deposit accounts.
- Get transaction history about all accounts.

Your mobile service provider's standard service fees, such as text message fees or similar charges, will apply to all transactions. Check with your service provider for information about these fees.

Mobile Check Deposit. Members can easily deposit checks with their Apple or Android phones or tablets. To access this feature, you need to be an online banking user, and download our app. All online banking laws, rules and regulations apply.

Security of Access Code. The personal identification number (PIN) or access code ("access code") issued to you is for your security purposes. The access code is confidential and should not be disclosed to third parties or recorded. You are responsible for safekeep-

ing your access code. You agree not to disclose or otherwise make your access code available to anyone not authorized to sign on your accounts. If you authorize anyone to use your access code, that authority shall continue until you specifically revoke such authority by notifying the Financial Institution. If you fail to maintain the security of these access codes and the Financial Institution suffers a loss, we may terminate your HEFCU@HOME and account services immediately.

Liability For Unauthorized Access. You are responsible for all transfers and bill payments you authorize under this Agreement. If you permit other persons to use the HEFCU@HOME service or your access code, you are responsible for any transactions they authorize or conduct on any of your accounts. However, tell us at once if you believe anyone has used your access code or accessed your accounts through HEFCU@HOME without your authorization. Telephoning is the best way of keeping your possible losses down. If you tell us within two (2) business days, you can lose not more than fifty dollars (\$50.00) if someone accesses your accounts without your permission. If you do not tell us within two (2) business days after you learn of the unauthorized use of your account or access code, and we can prove that we could have stopped someone from accessing your account without your permission if you had told us, you could lose as much as five hundred dollars (\$500.00). In any event your liability for unauthorized line of credit transactions through HEFCU@HOME is fifty dollars (\$50.00).

Also, if your statement shows HEFCU@HOME transfers 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 after the sixty days (60) if we can prove that we could have stopped someone from making the transfers if you had told us in time. If a good reason (such as a hospital stay) kept you from telling us, we will extend the time periods.

If you believe that someone has used your access code or has transferred or may transfer money from your account without your permission, call the Financial Institution at:

(609) 951-0700

or write the Financial Institution at:

29 Emmons Drive, Suite C-40, Princeton, NJ 08540

Business Days. Our business days are Monday through Friday. Holidays are not included.

Fees and Charges. There are certain charges for HEFCU@HOME services as set forth on the Financial Institution's Fee Schedule. From time to time, the charges may be changed. We will notify you of any changes as required by law. If you request a transfer or check withdrawal from your line of credit account, such transactions may be subject to charges under the terms and conditions of your loan agreement.