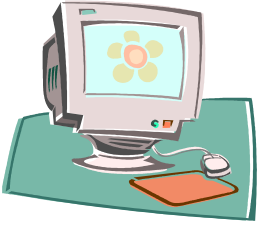


PRIORITY FIRST FEDERAL CREDIT UNION



INTERNET BANKING AGREEMENT

The applicant (“I”, “me”, “my”) in consideration of **PRIORITY FIRST FCU** issuing me an Internet Banking authorization protocol (Login ID and Password) hereby agree to be legally bound by the following Terms and Conditions.

ACKNOWLEDGEMENT:

I am an owner/authorized user of the account(s) listed on my application form. I hereby request that **PRIORITY FIRST FCU** issue to me a Login ID and password to be used to access these accounts through the Internet Banking System.

ACCESS:

I understand that I will be able to access my account(s) to view balances, account history, statements, and check images, to transfer funds between accounts, order checks, change my address, initiate a stop payment and pay bills depending on what type of access I have designated for my account(s). I also understand **PRIORITY FIRST FCU** reserves the right to revoke such access to my accounts without prior notification.

SECURITY:

I understand that the Internet Banking System is offered in a secure environment (as long as I use a secure browser) in order to afford protection for account numbers, account balances, bill payment information and other personal data which may be transmitted by or to me through the internet. I agree to change my Password upon my initial access to the system. I agree that I will designate what my new password will be and that **PRIORITY FIRST FCU** will not be able to determine what that password is, for security reasons. I further agree that **PRIORITY FIRST FCU** will not be responsible for monitoring transactions to determine if they were indeed made by the authorized user. I agree that I am responsible for the security of my Login ID and Password and I agree to properly safeguard this information.

LIABILITY:

I agree to contact **PRIORITY FIRST FCU** immediately if I believe that my Login ID and Password have been lost or stolen or if unauthorized transactions have taken place on my account(s). I also agree that if my monthly statement shows transactions(s) which I did not make, and I do not contact **PRIORITY FIRST FCU** within **60** days after the statement was mailed to me, I may not get back any money lost after that time. I agree that if I give my Login ID and Password to someone else to use, I am authorizing them to act on my behalf and I will be responsible for any use of the Internet Banking System by them. If **PRIORITY FIRST FCU** does not complete a transfer to or from my account, not including a bill payment (see”Bill Payment”), on time or in the correct amount, **PRIORITY FIRST FCU** will be liable for my loss and damages. However, there are some exceptions; **PRIORITY FIRST FCU** will not be liable:

- If, through no fault of **PRIORITY FIRST FCU**, there are insufficient funds in my account to complete that transaction.
- If the funds in my account are unavailable.
- If the funds in my account are subject to legal process.
- If my account is frozen because of a delinquent loan.
- If I, or anyone authorized by me, commits any fraud or violates any law or regulation.
- If any part of the transfer system is not working properly and I knew about the problem when the transfer was initiated.
- If circumstances beyond **PRIORITY FIRST FCU**’s control (such as fire, flood, or power failure) prevent the transaction.

PRIORITY FIRST FEDERAL CREDIT UNION

BILL PAYMENT:

This FREE service can save you time and money. Instead of paying postage, use Bill Pay to schedule one-time or recurring payments. Please note: You must first enroll in My CU Bill Pay and agree to the terms and conditions.

I understand that online bill payment is provided to me for my convenience. The actual payment of such bills is handled by an independent third party, My CU® Services, LLC, and PRIORITY FIRST FCU cannot and will not be held responsible for the completion and accuracy of such transactions.

FEES:

I agree to pay the charges or transaction fees which are charged by PRIORITY FIRST FCU for this service, if applicable. I understand that any charges may be changed from time to time. Charges will be deducted from the checking account that I have designated for this purpose on the enrollment form.

DOCUMENTATION:

I understand that:

1. I will get a monthly statement from PRIORITY FIRST FCU for each account if there is an electronic banking transaction to or from that account in that month. In any case, I will get a statement at least quarterly. I acknowledge that if I have signed up for e-statements a paper statement will not be generated and sent to my address of record.

AMENDMENTS:

I agree that from time to time PRIORITY FIRST FCU may amend or change the terms of this Agreement including amendments or changes to the Internet Banking System or to amend or change the charges for these services. PRIORITY FIRST FCU may do so by notifying me in writing of such amendment or changes and y use of the Internet Banking System after the effective date of any such amendments or changes shall constitute my acceptance of and agreement to such amendments or changes.

DISCLOSURES:

I hereby acknowledge my rights to use the Internet Banking System under this agreement as well as the terms, conditions and agreements originally disclosed to me at the time I opened my PRIORITY FIRST FCU account(s). This includes, but is not limited to, the Membership and Account Agreement, the Funds Availability Policy, the Electronic Funds Transfer Agreement, protecting the Privacy of Customer Information, Privacy Notice and Disclosure and all material disclosures regarding the operation of loan accounts.

Account Number _____

Member Signature

Date

Member Signature

Date