



Disclosures Applicable to Internet Banking “Home Banking”

HOME BANKING ACCESS

Solano First Federal Credit Union provides you with Internet access to your account via Home Banking. This and any of its features are made available to you under conditions described in this document, and in terms of agreements required when using or enrolling into each separate feature such as Transfers To/From Another Financial Institution, Bill Payer, Alerts, and Stop Payments.

Access is a privilege and may be revoked at any time without any prior notice in the event of suspicion of fraud as determined by the Credit Union staff or reported by you.

The Credit Union provides you with the tools to monitor your online account access via the Logon History and via the “Notify Me” feature. These and other security features can be accessed from Options/Security. It is your responsibility to monitor and report any unusual online account activity.

YOUR INTERNET E-MAIL ADDRESS

An Internet e-mail address is required to access Home Banking. It is your responsibility to maintain the most current address in Home Banking and within our Home Banking Alerts systems.

We may remind you of an invalid e-mail address on file as you log into Home Banking and may reset your statement selection back to paper statements if a current e-mail address is not provided.

We will use the primary Home Banking e-mail address to notify you:

- Whenever a new message is received within your Home Banking eMailbox
- Of any exceptions that occurred when processing your Bill Payments
- Of any exceptions that occurred when transferring funds between other Financial Institutions
- When your statement is available online
- Of any account related promotions and additional information

YOUR HOME BANKING PASSWORD

Your account number and Home Banking password are required for Home Banking access. A password can be 6 to 20 alphanumeric and/or special characters. You are responsible for securely maintaining your account number and Home Banking password. You are responsible for transactions by you and your authorized users. Unauthorized or suspicious account access should be reported immediately.

An automated e-mail notification is generated each time a new password is set or updated via Home Banking. When setting up or updating your password, we strongly suggest the use of alpha, numeric and special characters. Avoid words that can be found in any personal identification documents or the dictionary. We also recommend that you regularly change your password for additional protection.

eALERTS

The Home Banking Alerts system is designed to notify you of specific actions taking place on your account, as specified by you.

Up to five (5) e-mail addresses can be configured to deliver any of the alert notifications that are available. It is your responsibility to maintain these e-mail addresses.

The Credit Union may de-activate, without any prior notice, any alerts setup on closed shares or those that were sent to an e-mail address that is returned undeliverable

HOME BANKING TRANSFER TO/FROM ANOTHER FINANCIAL INSTITUTION

This feature allows you to send a deposit or a withdrawal request to another Financial Institution. These transactions are processed via the Federal Reserve’s Automated Clearing House (ACH) system. An immediate debit and credit verification will be generated by Home Banking to each of your new Financial Institution setups. You will be required to unlock the transfer function to this new account by providing the verification transaction amount before any transfers can be scheduled.

You agree that you are an owner and authorized signer on all accounts at the destination Financial Institution and can originate these types of transactions. You further agree to provide verification of such ownership and signing privilege upon request.

Transfers can be scheduled at any time not to exceed the daily aggregate limit as set by the Credit Union. Transfers are not processed a day prior to any Federal observed Holiday. The actual observed holiday may change from year to year. Please contact the Credit Union for a complete listing of observed holidays.

Debits to savings accounts are subject to regulatory limitations as defined in the “Transaction Limitations” and “Transfer of Funds Limitations” for the specific account type. From time to time, we may process your transfers on the following morning from the scheduled processing date. This does not affect or extend the transmission of your request to the receiving institution.

The Credit Union may cancel without any further notification any pending one time or recurring Financial Institution transfers setup from a closed account or at the discretion of the Credit Union’s support staff.

RIGHT TO CANCEL TRANSFERS

If you have used Home Banking to schedule future or one-time or recurring transfers within your account, to another Solano First Federal member’s account, or to or from an account at another financial institution, you can cancel those transfers, provided the funds to be transferred have not yet been withdrawn from your account.

STOP PAYMENTS

The Home Banking stop payment feature allows you to place a stop payment request on personal checks written from your Solano First Federal Credit Union Checking Account. We reserve the right to revoke your request if the check has already been accepted for payment and processed, or if the stop payment request has been received within twenty-four (24) hours prior to the check being presented for payment. It is your responsibility to renew stop payment requests that have or will expire.

TRANSACTIONS AVAILABLE

You may use Home Banking service to perform the following transactions:

- Obtain account/loan balance information
- Obtain loan payment due date and payoff information
- Obtain last dividend date and amount through account history
- Verify payments of specific checks
- Request check withdrawals from your checking, savings and/or Lines of Credit accounts
- Transfer funds from your checking, savings and/or Lines of Credit accounts
- Access your Line of Credit for loan advances by check or transfer
- Download transaction information to personal financial management software
- Make loan payments
- Pay bills through Bill Payer from your Solano First Federal checking account(s)
- Other features as added

Additional Disclosures Applicable to Internet Bill Payer

The Credit Union’s Bill Payer service is made available to you under guidelines described in this document and via the online enrollment disclosure. You authorize the Credit Union to charge your designated checking account(s) for any transactions accomplished through the use of our Bill Payer service, including the amount of any recurring payment that you make, and all charges as shown in the Schedule of Fees associated with Bill Payer service, which will be deducted from your checking account. You authorize the Credit Union to transfer funds electronically between your designated checking account(s) according to your instructions initiated through Home Banking online banking.

This service may be revoked at any time by the Credit Union and any payments scheduled may be cancelled at any time without any further notification in the event of misuse, fraud, abuse and/or any other violations of regulations described in this disclosure.

Requirements and your responsibilities for use of this service are described below.

The Credit Union reserves the right to refuse to make any payments. The Credit Union also reserves the right to screen payee data and reject a payee record or a payment mandated by federal or other law. The Credit Union will notify you of any such refusal within three (3) business days following receipt of your process date.

YOUR PAYEE RECORDS

Payee records are created by you and include all the necessary data to make your payment, such as the payee name, address, phone number and account number.

You may add and edit payees within the Bill Payer service. The Credit Union may update these records without any further notification to correct errors or update account information as provided by the payee in order to process your payment.

A payee record will indicate the processing method of "Check" or "Electronic". Editing these payees is limited to your personal information: the payee name, address and phone number may not be edited.

It is your responsibility to properly maintain your payee information. The Credit Union is not responsible if a Bill Payer payment cannot be processed by the payee and/or is misrouted due to invalid, incomplete, or outdated payee information provided by you.

SCHEDULING A PAYMENT

Payments can be scheduled to any payee on your account from any checking account at the Credit Union. You can schedule payments at any time with a maximum per payment limit of \$100,000.00.

Payments are scheduled on the date you wish the funds withdrawn from your account. These withdrawal dates are limited to Monday through Friday, excluding a day prior to an observed Federal Holiday.

Each payee record contains an indicator on the payment method of "Check" or "Electronic". It is your responsibility to allow sufficient days from the withdrawal date for check or electronic payments to be received and processed by your payee. It may take one to two business days for electronic payments and up to seven business days for check payments to be received and processed by your payee. At times, check payments may be delayed by the payee processor. The Credit Union will not be responsible for such delays.

The Credit Union may restrict your account from scheduling further payments in the event you have a delinquent loan or your account fails to comply with guidelines specified within this document.

Bill Payer checks are void after ninety (90) days from the issue date. We may from time to time send you an e-mail notification reminder whenever a check payment had not cleared. You are responsible for any late payments, late fees, interest payments and service fees charged by your payee(s) and for allowing sufficient time for bill payments to be processed so that funds can be delivered to the payee on or before the due date.

The Bill Payer service provided is responsible only for exercising ordinary care in making payments upon your authorization and for mailing or sending a payment to the designated merchant in accordance with this Agreement. The Credit Union and the Bill Payer service provider are not liable for any damages you incur if you do not have sufficient funds in your designated checking account to make the payment on the processing date, if the estimated time to allow for delivery to the payee is inaccurate, or due to delays in mail delivery, changes of merchant address or account number, the failure of any merchant to credit the account correctly for the payment in a timely manner, or for any other circumstances beyond the control of the Credit Union or the Bill Payer service provider.

EDITING OR CANCELLING A PENDING PAYMENT

You may edit or cancel any one time or recurring pending payment via Bill Payer prior to the payment withdrawal date. You may not edit or cancel a payment after we have withdrawn the funds from your account.

BILL PAYMENT WITHDRAWALS

Scheduled payments will be withdrawn from your account at approximately 9:30 PM (PT) on the withdrawal date you have specified. From time to time, the Credit Union may withdraw due payments from your account at any time prior to or after the above scheduled time.

It is your responsibility to have sufficient available funds for the payment to be processed and for any overdraft, NSF or stop payment fees charged by the Credit Union as a result of these transactions. The Credit Union will overdraft from your other share accounts (as applicable) according to the instructions you have given the Credit Union (if any) if there is not sufficient funds in the designated checking account.

HANDLING OF PAYMENT EXCEPTIONS

An automatic e-mail notification will be sent to the primary e-mail address on file whenever a payment cannot be processed as requested. In all cases, you are responsible for either making alternate arrangements for the payment, or rescheduling the payment through the Bill Payer service. Insufficient available funds will prevent the Credit Union from making more payments until resolved. You authorize the Credit Union, and any third-party acting on the Credit Union's behalf, to choose the most effective method to process your payments.

The status of your payments can be viewed via the Bill Payer history page.

It is your responsibility to:

- Maintain your e-mail address
- Review e-mail notifications from the Credit Union Home Banking or Bill Payer
- Review the status of your payments via the Bill Payer history page
- Make necessary arrangements with payees for the handling of late fees, making late payments or restoring service cancellations

Some of the payment exception reasons may include, but are not limited to, a closed account, a delinquent loan and/or non-sufficient funds.

Payments may be returned to the Credit Union due to an invalid mailing address or payment data. These payments will be refunded back to your account. An e-mail notification will be sent to the address on file notifying you of any returned payments.

We may from time to time attempt to validate the payment data with the payee and resend the payment on your behalf.

TRANSACTIONS AVAILABLE

You may use Bill Payer service to perform the following transactions:

- Add/Edit Payees: Payees refers to the entity to which you pay bills. The payee can be a company, organization or individual. The Add/Edit payee feature allows you to add, edit or delete information on your personal list of payees.
- Make nonrecurring payments from checking: This feature allows you to schedule one time payments to payees and enables you to specify the amount of the payment and the processing date.
- Make recurring payments from checking: This feature allows you to schedule recurring payments to payees.
- View History: View history permits you to see payments made over a specified time period.

MISCELLANEOUS NOTIFICATIONS

An automated notification will be sent to the primary e-mail address on file whenever any of the following take place:

- A new payee is edited or added
- A large dollar payment is scheduled and/or made
- A recurring payment has reached the last scheduled date

It is your responsibility to review e-mail notifications and report any inaccurate or suspicious activity by calling our eBranch during business hours at (707) 422-1342 or (800) 422-6988.

SERVICE AND MAINTENANCE

From time to time, the Credit Union may disable the Bill Payer service without prior notice for scheduled maintenance and upgrades to the system. Scheduled maintenance will be scheduled, if possible, between the hours of midnight and five AM (PT).

The Credit Union will display a message on the Home Banking logon page notifying users of any scheduled down time.

LIMITATIONS

The Credit Union will not be held liable under any circumstances for payments made to any of the following:

- Tax payments (IRS, Franchise Tax Board, Tax Assessor)
- Court ordered payments
- Security Trade purchases
- Child support payments
- Payments outside of the United States

The Credit Union may cancel pending payments scheduled from a closed account without any prior notice.

STOP PAYMENT

You may request a stop payment on a Bill Payer check if the payee has not negotiated the check.

To place a stop payment, please contact our eBranch during business hours at (707) 422-1342 or (800) 422-6988, or you may submit your request on line by clicking on the specific payment from Bill Payer history, selecting the option to stop payment and submitting the e-mail inquiry form.

If you wish to cancel the Bill Payer service feature, you must notify the Credit Union in writing at Solano First Federal Credit Union, P.O. Box 5040, Fairfield, CA 94533-0682, Attention: Bill Payer Services Department.

You are responsible for all payment instructions made prior to termination and for all other applicable charges and fees. You must cancel all outstanding payment orders with the payee(s) before notifying the Credit Union to terminate this service feature.

This Agreement, any user's manual, and the applicable fees and charges may be amended by the Credit Union in the future. In the event of amendment, we will send notice to you either by mail to your last known address or transmit such notice of the amendment over Home Banking. Your use of the Bill Payer service feature following receipt of such notice constitutes acceptance of such amendment.