

HOME BANKING DISCLOSURE

Lancaster-Depew FCU and its partners require that all visitors to our site review, abide by, and agree to ALL of the terms, polices, and conditions that are outlined in our USER AGREEMENT, PRIVACY POLICY, and HOME BANKING SERVICE AGREEMENT. By accessing this site and or logging into our Home Banking service you are acknowledging your acceptance of this agreement and YOU AGREE TO BE BOUND BY THE TERMS AND CONDITIONS outlined herein. "We" and "Our" refers to Lancaster-Depew FCU, Lancaster-Depew FCU's partners, and all employees employed therein. "Visitor", "User", and "You" refer to anyone who accesses, views, and or downloads information to and or from our website.

1. All accounts are regulated by the "Truth in Savings" disclosures that you received when you opened your account.
2. Passwords are provided for your protection. This password should be kept confidential. Extended security procedures at the Credit Union will require you to change your password periodically. You are able and are encouraged to change your passwords at any time to ensure the security of your accounts. If you believe your password has been lost, stolen, or otherwise compromised in anyway you are required to notify us immediately to minimize liability for unauthorized use of your account.
3. Home Banking is provided as a service to our members. The accuracy and the timeliness of our information is our number one priority. All such information, software, services and related graphics are provided "as is" without warranty of any kind. There are no warranties which extend beyond those described on this agreement. Lancaster-Depew FCU and/or its respective suppliers hereby disclaim all warranties and conditions with regard to this information, software, products, services and related graphics, including all implied warranties and conditions of merchantability, fitness for a particular purpose, workmanlike effort, title, and noninfringement. You specifically agree that Lancaster-Depew FCU shall not be responsible for unauthorized access to or alteration of your transmissions or data, any material or data sent or received or not sent or received, or any transactions entered into through a credit union site/service. You specifically agree that Lancaster-Depew FCU is not responsible or liable for any threatening, defamatory, obscene, offensive or illegal content or conduct of any other party or any infringement of another's rights, including intellectual property rights. You specifically agree that Lancaster-Depew FCU is not responsible for any content sent using and/or included in a Lancaster-Depew FCU site/service by any third party. In no event shall Lancaster-Depew FCU and/or its suppliers be liable for any direct, indirect, punitive, incidental, special, consequential damages or any damages whatsoever including, without

limitation, damages for loss of use, data or profits, arising out of or in any way connected with the use or performance of the Lancaster-Depew FCU site/services, with the delay or inability to use the Lancaster-Depew FCU site/services or related services, the provision of or failure to provide services, or for any information, software, products, services and related graphics obtained through the Lancaster-Depew FCU site services, or otherwise arising out of the use of the Lancaster-Depew FCU site/services, whether based on contract, tort, negligence, strict liability or otherwise. Even if Lancaster-Depew FCU or any of its suppliers has been advised of the possibility of damages. Because some states/jurisdictions do not allow the exclusion or limitation of liability for consequential or incidental damages, the above limitation may not apply to you. If you are dissatisfied with any portion of the Lancaster-Depew FCU site/services, or with any of these terms of use, your sole and exclusive remedy is to discontinue using the Lancaster-Depew FCU site/services.

4. Home Banking services are provided with no monthly fee. There is no fee charged by credit union for use of the Home Banking service.
5. We are not responsible for any usage fees, service charges, or any other fees that are charged by your Internet Service Provider(s).
6. Users are granted strict and explicit access to their own personal information. Each user will be allowed to
 - View account balances and transaction history.
 - Make transfers to accounts within the credit union.
 - Change their password.
 - Search for cleared checks.
 - View cleared checks online.
 - Access any additional services that users are granted explicit privileges to.
7. All transactions that take place on the site will show up on your monthly statement.
8. These transaction limitations may apply.
 - Withdrawals and transfers from an account are limited to the available funds in the account.
 - Withdrawals or transfers to or from Individual Retirement Accounts, Certificate Accounts, or Escrow accounts are not permitted.
 - Withdrawals and transfers from an certain types of accounts are limited by Regulation D to no more than six(6) preauthorized automatic, audio response, telephone, or internet transfers maybe made from your savings

accounts during any one month. No more than three of these may be made by check, check card, computer, or similar order to a third party. to the available funds in the account

9. In the event that there is a dispute regarding transactions that have taken place through Home Banking, the Credit Union should be contacted immediately at 716.681.1460. Written communication can also be made to the address listed below. All disputes must be brought to our attention within 60 days of the statement mailing. All claims will be investigated by the credit union and the user will be notified within 60 business days of our receiving the complaint.
10. Lancaster-Depew FCU Home Banking services are done in real-time, but could be delayed due unforeseen circumstances. Transferred funds will not be immediately available for use with electronic access devices, such as debit cards. Credit Unions business days are Monday through Friday. The Credit Union office is open most Saturdays, but Saturday is NOT considered a business day. We are closed on Federal, State, and Local holidays so they are not counted as business days.
11. Lancaster Depew Federal Credit Union may impose extended security measures when appropriate. You may need to provide additional information for these measures. You may also need to provide additional information to access some areas of the home banking site.
12. Responsibility for intentional or unintentional inaccuracy resides with the customer. If for any reason you believe your account is inaccurate you are responsible to notify the Credit Union as soon as possible so that adjustments may be made.
13. Personal and financial privacy is one of our highest priorities. We make every effort to ensure your data's security. VeriSign's security seal is on our website showing that we use SSL 128 bit encryption meeting all Federal, State, and local laws regarding data transmission. All transactions are logged and recorded to prevent abuse of the Home Banking service. In the event of misuse or abuse of our services your information may be provided to third parties as permitted by law.
14. The Laws of the State of NY apply to all Terms, Conditions, and Policies found herein.

Contact the Credit Union by calling 716-681-1460 or by email at msr@lancasterdepewfcu.org

E-STATEMENT DELIVERY AGREEMENT

This Agreement contains important information regarding your option to receive e-statements from the Lancaster-Depew Federal Credit Union at the home banking site. Please review this information carefully and print this Agreement for future reference. By agreeing, you acknowledge that you have read and understood the Agreement, that you will continue to have access to the Internet, and that you will maintain a valid and current e-mail address with us.

We will never send personal or confidential information in an e-mail, nor will we ask you to send us personal information by e-mail.

Security of information and privacy are important issues to us. We will never ask for any account information from you via e-mail. Please alert us immediately if you receive any requests of that nature.

Using e-statement delivery and viewing:

To sign up contact the credit union by calling 681-1460, ext 111 (toll free 866-298-6238) or send an email to eft@lancasterdepewfcu.org. Do not include any personal or account information in an email, simply indicate your name and contact information and we will contact you. When we contact you, you will be required to:

PROVIDE A VALID EMAIL ADDRESS

NOTIFY ALL OTHER ACCOUNT OWNERS THAT E-STATEMENT DELIVERY WAS REQUESTED

COMPLETE INITIAL SIGN IN PROCEDURE AT THE HOME BANKING SITE

AGREE TO THE TERMS AND CONDITIONS FOR E-STATEMENT DELIVERY

Your e-statement preference does not expire and remains in place until you change it or until we are unable to deliver an e-mail to the e-mail address you provided.

A computer and internet access is required for home banking and e-statement delivery.

By accessing and reading this Agreement on the Internet, you are confirming that you have signed up with us for home banking and that you have the ability to access the Internet and process your statement for your use.

Valid e-mail address is required.

It is very important to maintain your current e-mail address with us. You can update your e-mail address at any time. If your e-mail is returned to us because your e-mail address is no longer valid, the credit union will terminate e-statement delivery and resume U.S. Mail delivery of your statement to your last known address. It is your responsibility to keep your contact information current with us.

Selecting e-statements means that means you will no longer receive the document by U.S. Mail.

When you select the e-statement delivery method, we will no longer send you a paper copy of your statement in the U.S. Mail to the mailing address in our records. Instead, you will view your statement by accessing your account on the internet at our home banking site. You will need to enter your User ID and Password to access your account on our home banking site. At your initial log in you will be required to complete the steps as prompted. Subsequent statement viewing will require you to log in to your account, click

the Statements tab and view your statement.

Any account owner may change preferences.

We will abide by the request of any account owner to change the preferences on the account. If you make any changes, it is your responsibility to advise any additional account owners. Only one preference can be your delivery option.

Your preference for e-statements continues until you cancel it or until your email address is no longer valid.

If your e-mail is returned to us because your e-mail address is no longer valid, the credit union will terminate e-statement delivery and resume U.S. Mail delivery of your statement to your last known address. It is your responsibility to keep your contact information current with us.

To cancel e-statements, please call the credit union at 681-1460, ext 111 (toll free 866-298-6238) or send an email to eft@lancasterdepewfcu.org. Do not include any account information, simply indicate your name and contact information. We may contact you to confirm.

You may request a paper copy of a document at any time.

You may request a paper copy of your statement at any time by calling 681-1460, ext 111 (toll free 866-298-6238) or by email to eft@lancasterdepewfcu.org. Requesting a paper copy will not change the e-statement request. Generally there is no fee for paper copies; however repeated or excessive requests within a statement cycle may incur a fee.

There is no fee for e-statements.

We provide e-statements free of charge; however, the online service provider you use to access the internet may charge you a fee for that service.

Rights and Responsibilities.

E-statements are provided in a secure environment. When you view, print or download your statement, ensure that you are in a secure area where no one else can access your information. Do not leave statements or information from your statements where others can access or view them. We do not assume responsibility from any loss resulting from your usage of e-statements.

E-statement delivery relies on you providing a valid e-mail address. If your e-mail is returned to us, we will remove your account from e-statement delivery and mail a statement to the last known street address. It is your responsibility to keep a valid e-mail address and to keep your U.S. Mail delivery address current with us.

E-statement access is a service provided by the Lancaster-Depew Federal Credit Union. We reserve the right to terminate this or any service at any time.

See your membership agreement for additional information about membership and accounts. If you need a copy of your membership agreement, contact the credit union at 681-1460 or toll free 866-298-6238, ext 111 or send an email to eft@lancasterdepewfcu.org.