



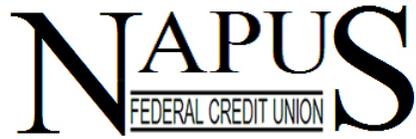
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## NAPUS Federal Credit Union Internet Teller Online Disclosure

Rev. 7/2011

**This page explains important information regarding NAPUS Federal Credit Union's Internet Teller service.** Each of your accounts at NAPUS Federal Credit Union is also governed by the applicable account disclosure/agreement and Truth in Savings disclosure you received when you opened your account.

1. **Internet Teller Service:** Through the Internet Teller service, you may conduct the following:
  - a. **Transfers:** You may transfer funds among your NAPUS Federal Credit Union share, share draft, money market, or loan accounts. Transfers among the accounts may not immediately charge or credit your account, but transfers will be effective no later than the business day immediately after the date of such transaction.
  - b. **Account Balance Inquiries:** You may view your share, share draft, certificate, money market, and loan account balances.
  - c. **Transaction History:** You may view transaction history for any loan or deposit account.
  - d. **Cleared Check Searches:** You may search for drafts that have cleared your accounts.
  - e. **Additional Services:** From time to time, NAPUS Federal Credit Union may announce additional services which are only available through Internet Teller. Your use of these services constitutes acceptance of the terms and conditions presented at the time they are announced.
  - f. **Access Limitations:** NAPUS Federal Credit Union reserves the right to limit or revoke Internet Teller access.
2. **Operating Systems:** Our Internet Teller site is designed to operate using World Wide Web technologies and protocols that are adaptable to a wide range of systems. The Internet Teller section uses SSL encryption, and it requires a browser with a current VeriSign Security Certificate. NAPUS Federal Credit Union checks your certificates and provides update information (you will receive instructions regarding how to update your browser) if necessary, when you enter Internet Teller. NAPUS Federal Credit Union uses "cookies" to help administer the Internet Teller service. Some browsers allow you to reject cookies from servers. If you don't allow us to set a cookie when entering Internet Teller, you will not be able to log in. The cookie we set contains information we need for security, and it allows us to time out your authority to view information. We place the cookie with instructions that it can only be sent to a server in our Internet Teller domain. A cookie cannot be used to extract data from your personal computer. We do not store your access code, user ID, or password in your cookie. The cookie we set will time out your access authority to Internet Teller. Until it times out, you can come back to our Internet Teller without logging in. After the time out period, you will need to log in again. Most browsers will let you use a "back" button to view previously visited documents, even if your viewing authority has expired. For this reason, the only way to keep others from viewing your account balance(s) is to exit the browser when



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you are finished with your session. Our Internet Teller system is a private system operated for the exclusive use of our members. We use SSL data between our Internet Teller server and your personal computers. All Internet Teller log ins are logged by the server. For authenticated members who use Internet Teller, we collect and store certain information such as how often you visit Internet Teller, dates, and times of visits, and which pages are being used. We use this information for internal review and product evaluation only. We never sell, transfer, or trade this information unless we are compelled to do so by law. We may gather and store additional information available to us on failed login attempts and other activity we consider a threat to our system. In those cases, we will share this information with other companies, agencies, and law enforcement authorities as we see fit.

3. **Internet Teller Access Code:** You hereby acknowledge that you have read and reviewed the appropriate disclosure pertaining to Internet Teller and agree to the terms of said disclosure. You acknowledge that use of Internet Teller by other persons will give them access to any of your deposit/loan accounts. Access to your account will be by means of an access code. You agree not to make your access code available to any other person. If you believe your access code has been lost or stolen or that someone has transferred/withdrawn or may transfer/withdraw money from your account without your permission, call (800) 336-0284 between 9:00 am and 5:00 pm EST, Monday through Friday, or write to us at NAPUS Federal Credit Union, PO Box 148, Alexandria, VA 22313-0148. You may change your access code at any time without contacting NAPUS Federal Credit Union. To do so, click on the appropriate link on the Internet Teller sign in page. We suggest you change your access code from time to time for security purposes, and you should do so immediately if you believe another person has gained access to your information.
4. **Liability for Unauthorized Transfers:**
  - a. **Liability Disclosure:** Tell us AT ONCE if you believe your access code has been lost or stolen, and immediately change your password. Telephoning NAPUS Federal Credit Union is the best way of limiting your potential losses. If you tell us within two (2) business days, your losses cannot exceed \$50 if someone used your access code without your permission. If you do not tell us within two (2) business days after you learn of the loss or theft of your access code and we can prove we could have stopped someone from using your access code without your permission had you told us, you could lose as much as \$500. If your statement shows transfers/withdrawals that you did not make, tell us at once. If you fail to tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money had you told us in time.
  - b. **Address and Telephone Number:** If you believe your access code has been lost or stolen or that someone has transferred/withdrawn or may transfer/withdraw money from your account without your permission, call (800) 336-0284 or write to NAPUS Federal Credit Union, PO Box 148, Alexandria, VA 22313-0148.
5. **Statements:** All transactions generated by you through Internet Teller will appear on your monthly or quarterly statement.
6. **Our Liability:** If we do not complete a transfer to or from your account or a withdrawal on time or in the correct amount according to our agreement with you, we will be liable for your



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losses or damages. However, we will not be liable for certain exceptions including the following:

- a. If, through no fault of ours, you do not have enough money in your account to make the transfer or withdrawal;
  - b. If the Internet Teller equipment or software was not working properly and you knew about the breakdown when you started the transfer or withdrawal;
  - c. If circumstances beyond our control (such as fire or flood) prevent the transfer or withdrawal from being completed despite reasonable precautions that we have taken. We shall not be responsible for any other loss, damage, or injury whether caused by the equipment, software, and/or the Internet Teller service, nor shall we be responsible for any direct, indirect, special, or consequential damages arising in any way out of the installation, use, or maintenance of your equipment, software, and Internet Teller, except where the law requires different standards. We do not make any warranties concerning the equipment, the software, or any part thereof, including, without limitations, any warranties of fitness for a particular purpose or warranties of merchantability.
7. **Errors and Questions:** In case of errors or questions about your electronic transfers, telephone use at **(800) 336-0284** or write to us at **NAPUS Federal Credit Union, PO Box 148, Alexandria, VA 22313-0148** as soon as you can. We must hear from you no later than sixty (60) days after you learn of the error. You will need to tell us:
- a. Your name and member number;
  - b. Why you believe there is an error and the dollar amount involved;
  - c. Approximately when the error took place. If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days and correct any error promptly. If we need more time, we may take up to forty-five (45) days to investigate the complaint, but you will have the use of the funds in question after ten (10) business days. 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 during the investigation. If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation. If you need more information about our error resolution procedures, call us at the telephone number show above.
8. **Business Day:** Our business days are Monday through Friday. Holidays are not included.
9. **Governing Law:** This agreement shall be governed by and constructed in accordance with the National Credit Union Administration (NCUA), along with Federal laws and laws in the state of Virginia.