

ONLINE BANKING AGREEMENT

CREDIT UNION ONE OF OKLAHOMA

REVISION DATE : 8-1-2025

This agreement provides information about the Online Banking Service of Credit Union One of Oklahoma (CUOne), and contains the disclosures required by the Electronic Funds Transfer Act, as implemented by Regulation E (15 U.S.C. 1693, 12 C.F.R. 1005). For the purpose of this agreement, the words "You," "Your," and "Yours" refer to the holder of an account with Credit Union One of Oklahoma. The words "We," "Us," "Our," and "Credit Union" refer to Credit Union One of Oklahoma. The abbreviation "PIN" or word "Code" means personal identification number.

By using Online Banking, as defined below, you agree to be bound by the terms and conditions contained in this agreement. Online Banking transactions are additionally governed by any additional agreement(s) you may have with Credit Union One of Oklahoma, including, but not limited to, the Membership Application, the Membership Agreement and Disclosures, and the Rate and Fee Schedule. You agree that electronic pages, such as the Credit Union One of Oklahoma website and Online Banking, used with your Username and Password are the legal equivalent of hard copy written documents. You agree that clicking on any buttons stating "I Agree" or "Accept" or buttons with similar intent, shall have the same legal effect as if you had placed your signature by hand on hard copies of such electronic pages.

Receipt of Disclosures

You understand that this agreement incorporates the initial disclosures that the Credit Union is required to provide to you under Regulation E. You agree to receive these initial disclosures in an electronic format (for example, by viewing them on your computer screen or mobile device) and you have the ability to print or download this agreement if you wish to retain a copy of it. If you do not have the ability to print or download this agreement, you should immediately request written disclosures by contacting at 405-557-0167. You may request disclosures at any time.

Equipment Requirements

You are responsible for maintaining all Internet connections, browsers, hardware, and software that are necessary to access Online Banking. The Credit Union is not responsible for any computer virus or related problems that may be associated with your use of this service. Online Banking is optimized to use with certified/recommended operating systems. By using a different operating system, you may not be able to take full advantage of all features within Digital Banking.

Definition of a Business Day

For determining the availability of deposits, every day is a business day, except Saturday, Sunday, and Credit Union One of Oklahoma's observed holidays.

Hours of Access

You can use Online Banking seven days a week, twenty-four hours a day, except when scheduled or unscheduled interruptions occur. Online Banking may become temporarily unavailable due to record updating, scheduled system maintenance, technical difficulties, emergencies, and other purposes. You may access Online Banking using a personal computer or personal device with access to the Credit Union's website.

Services and Fees through Online Banking

Online banking is a consumer electronic banking service provided by the Credit Union. You must have an CUOne account to access the Online Banking service. There are no fees for accessing your account(s) through Online Banking; however, you are responsible for paying any fees associated with Online Banking and bill payment as outlined in the Rate and Fee Schedule as well as any additional fees that may be assessed by your Internet Service Provider and any telephone charges or fees incurred by accessing and utilizing Online Banking services. You authorize us to charge your account(s) for the charges or transaction fees incurred for the use of Online Banking services currently offered or those that may be offered in the future.

Security Procedures

During your enrollment for the Online Banking services, you are required or will be assigned certain numbers, codes, marks, signs, public keys, or other means of authenticating your identity and electronic communications in your name. These may include a member number, Username, and password. These credentials, with other components, will give you access to your Accounts through Online Banking.

You should keep your Password absolutely confidential to ensure Online Banking access security to your accounts. You may change your Password at any time and are encouraged to do so periodically and especially when you discontinue the authority of another person to use your Password. You agree to maintain the highest level of security with regard to the Password you choose. You also agree that a Login ID and Password is a commercially reasonable security procedure to verify the authenticity of any instruction, transfer or other transaction relating to any account of yours delivered to CUOne via computer or mobile device.

You understand that such security is your sole responsibility. If you do not keep your Password confidential and provide your Password to any other person, any transaction performed by such person is a transaction authorized by you. Where you have authorized any other person to use your Password in any manner, your authorization shall be considered by us to be unlimited in amount, manner and duration and includes any transactions you did not intend. You agree that the use of your Password will have the same effect as your signature authorizing any transaction. No one representing the Credit Union will ever ask you for your Password.

Certain limitations are imposed on the number of unsuccessful attempts allowed in connection with the use of your Password. These limitations are not revealed for security reasons, but your access to Online Banking could be revoked. To re-establish your authorization to use Online Banking, you will receive a Secure Access Code. You can select to receive this code through an automated phone call, a text message or email. Since this code will be sent to information we have currently on file, it is your responsibility to ensure that we have your most current information. For security purposes, we recommend that you create a Password as defined by the onscreen Password criteria. Your Username and Password should not be associated with any commonly known personal identification, such as social security numbers, address, date of birth or names of children, and should be memorized rather than written down.

Liability for Unauthorized Use

You are responsible for all transactions you authorize using Online Banking under this Agreement. If you permit someone else to use a service through Online Banking, you are responsible for any transactions they authorize or conduct on any of your accounts.

Notify us immediately if you believe your Online Banking credentials have been compromised, or if you believe that a transaction has been conducted without your permission. Telephoning is the best way of keeping your possible losses down.

If you believe your Online Banking credentials have been compromised/stolen, or that someone has transferred or may transfer money from your accounts without your permission, call us at 405-557-0167 or write to:

Credit Union One of Oklahoma
P.O. Box 53005
Oklahoma City, OK 73152

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, we may be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

1. If, through no fault of ours, there is not enough money in your accounts to complete the transaction, if any funds in your accounts necessary to complete the transaction are held as uncollected funds pursuant to our Funds Availability Policy Disclosure, or if the transaction involves a loan request exceeding your credit limit.
2. If you used your card or access code in an incorrect manner.
3. If any electronic terminal, other equipment, software, telecommunications device or system, or any part of Online Banking's electronic funds transfer system is not working properly and you have knowledge of the issue when you started the transfer or other transaction.
4. If circumstances beyond our control (such as fire, flood, or power failure) prevent the transaction.
5. If the money in your account is subject to legal process or other claim.
6. If funds in your account are pledged as collateral or frozen because of a delinquent loan.
7. If the error was caused by a system of any participating ATM network.
8. If the electronic transfer is not completed as a result of your willful or negligent use of your card, access code, or any EFT facility for making such transfers.
9. If the telephone or computer equipment you use to conduct audio response, online/PC, or mobile banking transactions is not working properly and you have knowledge of the issue when you started the transaction.
10. If you have bill payment services, we can only confirm the amount, the participating merchant, and date of the bill payment transfer made by the Credit Union. For any other error or question you have involving the billing statement of the participating merchant, you must contact the merchant directly. We are not responsible for investigating such errors.
11. Any other exceptions as established by the Credit Union.

Alerts Disclosure

Online Banking allows you to manage some of the alerts you receive from Us. This alerts service allows You to request and received messages about your account. You may receive Alerts via email, text, phone call, wearable device, or secure message. These alerts are subject to the terms and conditions of you Internet service provider and communications services provider. Receipt of each alert may be delayed, or prevented by factor(s) affecting your Internet service provider, communications services provider, and such other relevant entities. We neither guarantee the delivery nor the accuracy of the content of any alert. CUOne will not be liable for any losses or damages arising from non-delivery, delayed delivery, wrong delivery of an alert, inaccurate content in an alert, or your use or reliance of the contents of any alert for any purposes. CUOne reserves the right to terminate any request from you, for any alert, at any time.

Stop Payment Request

You may initiate stop payment requests online via Online Banking for checks that you have written on your account(s). We may take up to twenty-four (24) hours to determine if we can act on a stop payment request. If you initiate a stop payment request on a day that is not a business day, the request will not be considered until the next succeeding business day, and then we may take up to twenty-four (24) hours to determine if we can act on a stop payment request. To be effective, you must tell us the exact amount of the check and the check number. You should also tell us such other information as we may require such as the date of the check, name of payee and the information that is on the bottom of the check. If the check is converted to an ACH payment, your stop payment request must be received by us so that we have a reasonable opportunity to act on it before we receive the ACH entry to charge your account. You will incur stop payment charges, as disclosed in the current Rate and Fee Schedule for the applicable account.

The Credit Union's ability to process a stop payment request will depend on the payment method and whether or not a check has cleared. The Credit Union may not have a reasonable opportunity to act on any stop payment request after a payment has been processed. If you desire to stop any payment that has already been processed, you must contact Member Service. Although we will make every effort to accommodate your request, the Credit Union will have no liability for failing to do so. The Credit Union may also require you to present your request in writing within fourteen (14) days. The charge for each stop payment request will be the current charge for such service as set out in the applicable fee schedule.

The applicable Stop Payment fee, per the Fee Schedule will be automatically deducted from the affected account.

Errors

In case of errors or questions about electronic fund transfers from your share and share draft accounts; or if you need more information about a transfer on the statement or receipt, telephone us at the following number (preferred method) or send us a written notice to the following address as soon as possible. We must hear from you no later than 60 days after we sent the first statement on which the problem appears. Call us at (405)-557-0167 or write to:

Credit Union One of Oklahoma
P.O. Box 53005
Oklahoma City, OK 73152

- Tell us your name and account number.
- Describe the electronic transfer 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) business days.

We will determine whether an error has occurred within ten (10)* business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 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 money during the time it takes 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 you give notice of an error within 30 days after you make the first deposit to your account, we will have 20 business days instead of ten (10) business days to investigate the error.

** If you give notice of an error within 30 days after you make the first deposit to your account, notice of an error involving a point-of-sale (POS) transaction, or notice of an error involving a transaction initiated outside the U.S., its possessions and territories, we will have 90 days instead of 45 days to investigate the error.

Privacy

As it specifically pertains to electronic funds transfers, we may disclose information to third parties about your account and the payments or transfers you make as stated in our Privacy Policy, located on our website and provided at account opening. You may also contact us to receive a separate copy of our Privacy Policy statement. You agree that you have been given the opportunity to read the Privacy Policy.

Verification of Transactions

Upon completion of Digital Banking transactions, a confirmation will be provided. You assume responsibility of keeping record of this confirmation. Information concerning Digital Banking transactions will also be shown on your regular statement for the account to and from which transactions occur.

Other Conditions

You are responsible for complying with all terms of this agreement and the regulations governing the access through Online Banking. We reserve the right to terminate your Online Banking privileges without notice to you at any time. You may terminate this agreement and your use of Online Banking services by notifying us at 405-557-0167.

Any payment(s) already processed before the requested cancellation date will be completed. All scheduled payments including recurring payments will not be processed once Online Banking is canceled. Neither termination nor suspension shall affect your liability or obligations under this Agreement. All history will be deleted upon cancellation of the service and may not be recovered.

We may terminate this agreement and your use of Online Banking services without notice if you do not log on for a period of more than 180 days. If this occurs, all history will be deleted and you will have to repeat the registration process for Digital Banking services.

Change in Terms

We may change any term of this Agreement at any time. If the change would result in increased fees for any Online Banking service, increased liability for you, fewer types of available electronic funds transfers, or limitations on the frequency or dollar amount of transfers, we agree to give you notice at least 30 days before the effective date of any such change, unless an immediate change is necessary to maintain the security of an account or our electronic funds transfer system. We will post any required notice of the change in terms on the Website or forward it to you by e-mail or by postal mail. If advance notice of the change is not required, and disclosure does not jeopardize the security of the account(s) or our electronic funds transfer system, we will notify you of the change in terms within 30 days after the change becomes effective. This Agreement as revised will be posted on Online Banking. The revised Agreement will supersede the affected terms and conditions of this Agreement and shall apply to any activity or transaction previously or hereafter taken by you in connection with such Service, except that new fees and charges shall only apply prospectively. Your continued use of any, or all, of the Digital Banking services indicates your acceptance of the change in terms. We reserve the right to waive, reduce or reverse charges or fees in individual situations. You acknowledge and agree that changes to fees applicable to specific accounts are governed by the current Rate and Fee Schedule.