



Metro Credit Union Online Banking Agreement

By clicking accept, I am applying for Metro Credit Union Online Banking. I authorize you to charge my account for any transactions accomplished through the use of Metro Credit Union Online Banking, including the amount of any recurring payment or transfer that I make. I agree to comply with the Metro Credit Union Online Service Agreement and Electronic Funds Transfer Disclosure, as revised from time to time.

I agree that sufficient funds must be available in my account on the date I schedule payments or transfers to be made using the Metro Credit Union Online Banking Service.

This Agreement and Disclosure provides information about Metro Credit Union Online Banking services and contains the disclosures required by the Electronic Funds Transfer Act. This agreement establishes the rules that cover your electronic access to your accounts at Metro Credit Union. By using Metro Credit Union Online Banking, you accept all the terms and conditions of this Agreement. Please read it carefully.

The terms and conditions of the deposit agreements and disclosures for each of your Metro Credit Union accounts as well as your other agreements with Metro Credit Union such as loans continue to apply notwithstanding anything to the contrary in this Agreement. If any provision of this agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect.

For the purpose of this document, "I," "me," "my," and "mine" shall refer to each Depositor who enrolls in Metro Credit Union Online Banking. "you," "your," or "Bank" shall refer to the financial institution at which the Depositor has the deposit account accessed through Metro Credit Union Online Banking. All references to time of day in this Agreement and Disclosure refer to Eastern Standard Time.

No one from Metro Credit Union will ever contact you in any form (fax, letter, email, phone call, text etc.) and ask you to provide your online banking credentials.

If you suspect any fraudulent activity or an attempt to gain your online banking credentials, please contact us immediately at 877.MY.METRO (877.696.3876).

A. Metro Credit Union Online Banking Service:

Metro Credit Union Online Banking is an electronic banking service that permits you to access a number of financial services through the use of personal computers or similar access devices.

B. Services Available through Metro Credit Union Online Banking:

Metro Credit Union Online Banking allows me to:

1. Transfer funds between my Metro Credit Union accounts
2. Obtain account information
3. Pay bills
4. Export account transaction information
5. View online statements
6. Make loan payments
7. Transfer funds between accounts owned at other financial institutions
8. Transfer funds to third parties
9. Schedule account alerts via email and SMS
10. Access credit score and credit report information

Collectively, these are referred to as the "Metro Credit Union Online Banking Services".

C. Credit Score and Report Authorization

As a feature of your digital banking account, we will provide you with Credit Score and Report access provided by SavvyMoney, Inc. **This is a soft pull and will not affect your credit score.**

You authorize SavvyMoney, Inc. to obtain your credit report for the purposes of securely verifying your identity, your credit score, and to share your credit score and credit information for the purposes of providing personalized offers to you as set forth in the SavvyMoney Terms of Service and Privacy Policy. You understand that SavvyMoney will obtain and share your credit score, credit information and credit profile now and as long as you are a user of this account, or until you revoke this authorization as outlined in the SavvyMoney, Inc. Terms of Service.

By clicking '**Accept**', you are accepting SavvyMoney's [Terms of Service](#) and [Privacy Policy](#).

D. General Information about Metro Credit Union Online Banking:

I may use Metro Credit Union Online Banking any time, day or night, 7 days a week. However, Metro Credit Union Online Banking may be temporarily unavailable due to Metro Credit Union record updating, or technical difficulties. To utilize the services, I will need to enter my assigned User ID and password and otherwise satisfy the system's security procedures.

E. Security Procedures:

A Password and User ID will be required to access the service. These are confidential and should not be disclosed to anyone. I am responsible for the safekeeping of this information. I agree not to disclose or otherwise make the Password and/or User ID available to anyone not authorized to sign on my accounts.

F. Liability for Unauthorized Use:

I will notify you immediately if I believe that my User ID and/or Password has become known to an unauthorized person. Telephoning is the best way of keeping my possible losses to a minimum. If I suggest that an unauthorized transfer or payment may have occurred, you may require me to sign an affidavit.

G. Other Conditions:

I am responsible for complying with all terms of this Agreement and Disclosure and the regulations governing the deposit accounts which I access using Metro Credit Union Online Banking. You can terminate my Metro Credit Union Online Banking privileges without notice to me if I do not comply with those agreements. The regulations governing my deposit account are set forth in your Deposit Agreement and Disclosures, a copy of which is available from any branch location.

H. Change In Terms:

We will mail or deliver a written notice to you at least 30 days before the effective date of any change in a term or condition disclosed in this Agreement and Disclosure, if the change would result in increased fees or charges, increased liability, fewer types of available electronic fund transfers or stricter limitations on the frequency or dollar amounts of transfers, unless prior notice is excused by law.

ELECTRONIC FUND TRANSFERS

YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Funds Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check or draft to an electronic fund transfer or to electronically pay a returned check or draft charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and credit union information. This information can be found on your check or draft as well as on a deposit or withdrawal slip. Thus, you should only provide your credit union and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits (such as your employer, the Treasury Department, or other financial institutions) to be accepted into your checking or savings account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking or savings account(s).
- **Electronic check or draft conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking or share draft account using information from your check or draft to pay for purchases or pay bills.
- **Electronic returned check or draft charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check or draft is returned for insufficient funds.

Telephone Banking Transfers - You may access your account by telephone 24 hours per day, seven days a week at 877-696-3876 using your personal identification number, a touch tone phone, and your account numbers, to:

- transfer funds to and from checking, savings, and Overdraft Line of Credit
- make payments from checking and savings to loan accounts with us
 - obtain balance and transaction history information for your checking, savings, and loan accounts
 - obtain tax information on amounts earned on savings, checking, and money market, club, and Certificate of Deposit accounts or interest paid on loan accounts

ATM Transfers - You may access your account(s) by ATM using your Debit Card and personal identification number, to:

- make deposits to checking or savings account(s). Deposits are limited to \$9,999.00 per day.
- get cash withdrawals from checking or savings account(s)
 - you may withdraw no more than \$1,000.00 per day
- transfer funds to and from checking, savings, and Overdraft Line of Credit
 - obtain balance and transaction history information for your checking, savings, and loan accounts

Some of these services may not be available at all terminals.

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to ATM transfers.

Types of Visa Debit Card Point-of-Sale Transactions - You may access your checking, savings, and overdraft lines of credit to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

- Cards not used for 12 consecutive months may be closed for inactivity.

Point-of-Sale Transactions - dollar limitations - Using your card:

- you may not exceed \$1,500.00 in transactions per day

Advisory Against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Computer Transfers - You may access your account(s) by computer through the internet by logging onto our website at <https://www.metrocu.org> and using your user identification and password, to:

- Transfer funds between your savings, checking, loan accounts, and linked external accounts
- Transfer funds from your Metro account to another member's account

- Make loan payments from your savings, checking, or linked external accounts
- Make bill payments to preauthorized creditors
- Obtain balance information for your savings, checking, IRA, Certificate of Deposits, and loan accounts
- Obtain tax information on amounts earned on savings and checking accounts or interest paid on loan accounts
- View transaction history

Mobile Banking Transfers - You may access your account(s) by downloading our mobile banking app and using your user identification and password, to:

- Make deposits to your checking and savings accounts using Remote Deposit Capture (standard limit is \$5,000 per day)
- Transfer funds between your savings, checking, loan accounts, and linked external accounts
- Transfer funds from your Metro account to another member's account
- Make loan payments from your savings, checking, or linked external accounts
- Make bill payments to preauthorized creditors
- Obtain balance information for your savings, checking, IRA, Certificate of Deposits, and loan accounts.
- Obtain tax information on amounts earned on savings and checking accounts or interest paid on loan accounts
- View transaction history

Member to Member transactions - You may initiate transfers from your accounts at Metro to another member's account at Metro. The transfers will occur immediately. Refer to the onscreen instructions for details on necessary account fields.

Bill Pay Transfers - We will process bill payment transfer requests only to those creditors you enroll and authorize. We will not process any bill payment transfer if the required transaction information is incomplete. If the creditor accepts electronic payments via ACH, we will withdraw the designated funds from your checking account by the designated cutoff time on the date you schedule for payment. We will process your bill payment transfer before the payment date you select. If the creditor does not accept electronic payments via ACH, a check will be sent to the address provided during enrollment. You must allow sufficient time for vendors to process your payment after they receive a transfer from us. Please leave as much time as though you were sending your payment by mail. We cannot guarantee the time that any payment will be credited to your account by the vendor.

The following limitations on Bill Pay transactions may apply:

- There is no limit on the number of bill payments per day.
- The maximum amount of bill payments each day is \$9,999.99, if there are sufficient funds in your account.
- There is a maximum per payment amount of \$9,999.99.

Bank to bank ACH

Transferring funds to/from a Metro checking account to/from an external account limits are:

Daily Incoming - \$5,000; Daily Outgoing - \$5,000. 30-Day Incoming \$30,000; 30-Day Outgoing \$30,000.

FEES

- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from any type of account.

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

ATM Operator/Network Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

INTERNATIONAL TRANSACTIONS

- An international transaction is defined as any transaction where a merchant is located outside of the United States, or a transaction which you complete or a merchant completes on your card outside of the United States.
- **Foreign Visa Transactions.** Purchases and cash withdrawals made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from a range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives or the government-mandated rate in effect for the applicable central processing date. The exchange rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date. A fee will be imposed on all foreign transactions, including purchases, cash withdrawals. Refer to the Fee Schedule for Consumer Accounts for description details.

DOCUMENTATION

ATM TRANSACTION FEES

You agree to pay all ATM transaction fees outlined in the Fee Schedule. You understand and agree that We will charge you a fee for each balance inquiry made at an ATM we do not own or operate and a separate fee for each Cash Withdrawal or Transfer made at an ATM we do not own or operate, even if the balance inquiry and withdrawal or transfer are made during the same visit. We may subtract these fees from your Available Balance, even if the fee makes your Available Balance

negative. In addition to fees charged by Us related to Your use of ATMs we do not own or operate, the owner or operator of the ATM may also charge You one or more separate additional fees for the ATM transaction, and the ATM owner or operator may charge you a fee for a balance inquiry even if you do not complete a fund transfer or withdrawal.

- **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.
- **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 877-696-3876 to find out whether or not the deposit has been made.
- **Periodic statements.**

You will get a monthly account statement from us for your checking accounts.

You will get a monthly account statement from us for your savings accounts, unless there is no activity in a particular month. In any case, you will get a statement at least quarterly.

PREAUTHORIZED PAYMENTS

- **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

Please refer to our separate fee schedule for the amount we will charge you for each stop-payment order you give.

- **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S LIABILITY

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 will 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, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.
- (7) In the event that the funds are subject to legal process or other encumbrance restricting such transfer.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or

UNAUTHORIZED TRANSFERS

(a) Consumer liability.

• **Generally.** Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check or draft. Telephoning is the best way of keeping your possible losses down. You could lose up to \$50 if someone used your card and/or code without your permission.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back the money you lost (up to \$50) after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

• **Additional Limit on Liability for Visa®-branded Debit Card.** Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa®-branded Debit Card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by VISA®. Visa is a registered trademark of Visa International Service Association.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check or draft without your permission.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the 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.
- (3) 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 10 business days.

We will determine whether an error occurred within 10 business days (5 business days for Visa®-branded Debit Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for Visa®-branded Debit Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three 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.

METRO CREDIT UNION
200 REVERE BEACH PARKWAY
CHELSEA, MA 02150
Business Days: Monday through Friday
Excluding Federal Holidays
Phone: 877-696-3876

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST