

APL FEDERAL CREDIT UNION ONLINE BANKING / OPEN END LINE OF CREDIT DISCLOSURE

This Online Banking Agreement and Disclosure ("Agreement") describes your rights and obligations as a user of the Online Banking service. It also describes the rights and obligations of APL Federal Credit Union ("APL FCU"). Please read this Agreement carefully. By requesting and using these Services, you agree to comply with the terms and conditions of this Agreement.

I. Definitions

The following definitions apply in this Agreement:

1. "Authorized Representative" refers to a person with authority (with respect to the account);
2. "Online Bill Payment" is the online service that enables the scheduling of bill payments using a personal computer;
3. "ISP" refers to your Internet Service Provider;
4. "Online Banking" is the internet-based service providing access to your Credit Union account(s);
5. "Online Account" means the Credit Union account from which you will be conducting transactions using a Service;
6. "Deposit Account" is any account that provides for the acceptance of deposits or withdrawals, including savings accounts, checking accounts, Holiday or Vacation Club accounts and excluding Certificate of Deposit Accounts and Loans.
7. "Password" is the member-generated code selected by you for use during the initial sign-on, or the codes you select after the initial sign-on, that establishes your connection to the Service;
8. "PC" means your personal computer which enables you, with the Internet browser and ISP, to access your Online Account
9. "Open End Line Of Credit Account" is a Home Equity Line Of Credit, Visa Account, or Line Of Credit.
10. An "Advance" means an increase in your loan account balance.
11. "Line Amount" is the maximum amount of credit you are authorized to use on an Open End Line Of Credit Account."
12. "Time of day" references are to Eastern Standard Time;
13. "User ID" is the Credit Union-generated member number to you for your connection

to the Service.

14. "We", "us", or "Credit Union" refer to APL Federal Credit Union (APL FCU) which offers the Services and which holds the accounts accessed by the Services; and

15. "You" or "your" refers to the owner of the account or the authorized representative.

16. "Effective Date" is the date on which you first access Online Banking.

II. Access to Services

The Credit Union will provide instructions on how to use the Online Banking and Online Bill Payment Services. You will gain access to your Online Accounts through the use of your Internet-enabled device, your ISP, your Password and your User ID. You may access your Online Accounts 24 hours a day, seven (7) days a week. However, availability of the Services may be suspended for brief periods of time for purposes of maintenance, updating and revising the software.

For purposes of transactions, the Credit Union's business days are Monday through Friday, excluding holidays and weekends. All Online Banking transaction requests received after 6:30 p.m. on business days and all transactions which are requested on Saturdays, Sundays, or holidays on which the Credit Union chooses to remain closed, will be processed as the Credit Union's next business day.

III. Use of Your Security Password

Initial Access. To login to the Online Banking Service for the initial sign on, you must change your password in accordance with the instructions provided.

Security. You are responsible for keeping your password and Online Account information confidential. In order to protect yourself against fraud, you should adhere to the following guidelines:

Do not give out your account information, Password, or User ID;

Do not leave your PC unattended while you are in the Credit Union's Online Banking Site; ?

Never leave your account information within range of others; and

Do not send privileged account information (account number, Password, etc.) in any public or general e-mail system.

You agree not to disclose or otherwise make your password available to anyone not authorized by you to sign on all of your deposit accounts for withdrawals or all of your loan accounts for advances.

Authorization. If you do authorize any other individual(s) to have or use your password, you understand that these person(s) may use the Online Banking Service to review all of your account and / or loan information and to perform transactions and that use of your password will have the same effect as your signature as to the authorization of all transactions, and that you are responsible for any transactions they authorize or conduct on any of your accounts.

If you believe your Password has been lost or stolen, please use the Password change feature immediately within the Online Banking section of the Web site to change your Password.

If you suspect any fraudulent activity on your account, call the Credit Union immediately at (240) 228-5250 (Washington area) (443) 778-5250 (Baltimore area) or 800-367-5796 (Out of area) between the hours of 8:00 a.m. to 5:00 p.m., Monday through Friday or 9:00 a.m. to 12:00 p.m. Saturday.

IV. Account and Loan Ownership Or Changes In Account Ownership

You have originated a new Home Equity Line of Credit, Line Of Credit, or Visa account, or requested an increase in the available limit of one of these account types. This loan, the corresponding line amount, and any future increases to it, will be included within your current membership, and will be accessible through Online Banking, in addition to other methods of advance, stated in your loan agreement.

Because loan(s) are included within your current membership, any individual(s) that have access (presently or in the future) to your deposit accounts using Online Banking, due to your authorization or due to joint ownership of accounts, will also have the ability to perform online Banking advances from any Open End Line of Credit account within this membership; to a deposit account within this membership or to a deposit account within another membership which you may have linked within Online Banking. This is true, regardless of the status or lack thereof of the person performing the advance as a borrower, co borrower, or guarantor on the Open End Line Of Credit, itself. The amount(s) of such advances may then be withdrawn by any account owner, directly or by subsequent transaction.

If you wish to restrict the ability by any existing or future account owner, that is not also a borrower, to perform electronic advances on your Open End Line Of Credit account, you must contact APL Federal Credit Union, sufficiently prior to any such advances, to

arrange for a transfer of your Open End Line Of Credit account to a different membership.

Additional terms of use to Online Banking apply. Please read the full disclosure upon login to Online Banking Services on the APL FCU website at aplfcu.org.