

**ALLIANCE FINANCIAL CREDIT UNION
HOME BANKING SERVICE
AUTHORIZATION AGREEMENT**

The home banking service is accessed via the credit union's web site at www.alliancefinancialcu.com. The **PIN** number will default to the last four digits of your social security number. When you enter the online banking area of the web page you will need to enter your account number and the assigned PIN number. Upon first log in, you will be prompted to change your password. This screen will lead you through the process of changing your PIN to something only you will know. Upon initial log in you will also be asked to answer a series of five questions for extended security purposes. Answers to these questions are case sensitive. You will be asked at least one of these questions upon each subsequent log in. The answers to these questions may be changed under the "Extended Security" link upon successful log in. Transmissions are received by the credit union three times per day. Any transactions you do online that have not been posted will appear in red until they are posted. Account information is updated to the site at three times per day.

Please complete the application below and sign after reviewing the authorization.

Member information:

Member Name: _____

Account number: _____ Phone number: _____

Address: _____

City: _____ State: _____ Zip: _____

E-mail address: _____

Authorization

I desire to subscribe to these services and authorize Alliance Financial Credit Union (and any third party acting on our behalf) to serve as my agent in processing transfers to and from targeted accounts pursuant to my transfer instructions. I further authorize said parties to post such transfers to my designated accounts. I understand that certain transfers will not be made if sufficient funds are not available in my accounts between the accounts indicated. I understand I will now receive my statements via the prescribed tab on the home banking service and I will no longer receive mailed paper statements. If I desire to continue to receive mailed paper statement I understand I will pay a fee of \$3.00 per statement and authorize the credit union to deduct this fee from my account. This authority will remain in effect until I have cancelled it in writing. By signing below, I agree to the terms stated on the Electronic Fund Transfers, Your Rights and Responsibilities Disclosure/Web site and home banking terms and agreement as amended from time to time acknowledges its receipt.

Member's signature

Date

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.

Types of transfers

- (1) Preauthorized credits. You may make arrangements for certain direct deposits to be accepted into your share or share draft account(s).
- (2) Preauthorized payments. You may make arrangements to pay certain recurring bills from your share or share draft account(s).
- (3) Preauthorized credits. You may make arrangements for certain one-time deposits to be accepted in your share or share draft accounts(s).
- (4) Preauthorized payments. You may make arrangements to pay certain one-time bills from your share or share draft account(s).
- (5) Wire transfers. You may make fund transfers for deposit into your share or share draft account(s). You may make fund transfers for withdrawal from your share or share draft account(s). There is a \$20.00 charge for wire transfer withdrawals.

(For the purposes of the following three sections the words "we", "us", or the "Credit Union" refers to Services Credit Union and to the credit union named in the cuCheck Card/ATM Card Agreement. The words "you" and "your" refer to the member/consumer (and joint account holder, if any); and the word "card" refers to your cuCheck/ATM Card issued to you. The word "terminals" refers to automated teller machines and point of sale terminals.)

- (6) Star, Cirrus, the Exchange, Member Access ATM Networks, COOP, and Alliance One. You may use your card to make the following electronic fund transfers: make deposits to your share draft account, withdraw cash from your share draft account, and pay for purchases from your share draft account from terminals that have agreed to accept the card. There is a charge of \$1.25 per withdrawal in excess of four per month. There is a charge of \$1.25 per purchase in excess of four per month. Some of these services may not be available at all terminals.
- (7) VISA Debit card transactions. You may use your card to make the following electronic fund transfers: Pay for purchases from your share draft account from merchants that have agreed to accept the card.
- (8) Limitations: Transactions at terminals: You may withdraw up to \$200.00 from automated teller machines and buy up to \$200.00 worth of goods, or services at point of sale terminal each day. Transactions at financial institutions and merchants: You may use your card up to \$200.00 each day in non-terminal transactions (purchases and cash advances) at financial institutions and merchants accepting VISA cards, unless you have been specifically advised that a different limit is applicable to your transaction account.
- (9) ALFI (Alliance Financial Intelligence System). You may use a touch tone phone to make the following electronic fund transfers: check account balances on all account types, review account history on all account types, transfer funds between share savings; share draft checking; club; and loan accounts, request withdraw checks, request loan advances, change access codes, review dividend/rate information, and perform estimated loan payment calculations. There is no fee to use this service.
- (10) Home Banking. You may use a computer with internet access to make the following electronic transactions: check account balances on all account types, review account history on all account types, transfer funds between share savings, checking, club and loan accounts, request withdraw checks, request loan advances, and change access codes.

For the purposes of this section, Saturday, Sunday, holidays will be considered one business day. For security reasons, there are limits on the number of transfers you can make using your card.

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.

Documentation

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, the person or company making the deposit will tell you every time they send us the money. Also, 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 (708) 383-6100 to find out whether or not the deposit has been made. Periodic statements. You will get a quarterly account statement from us for share accounts. You will get a monthly account statement from us for share draft accounts.

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 brochure in time for us to receive your request 3 business days or more before the payment is made. If you call, we may also require you put it in writing and get it to us within 14 days after you call. We will charge you \$20.00 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 for preauthorized transfer. If you order us to stop one of these payments 3 business days 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 and 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 circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
3. If the automated teller machine where you were making the transfer does not have enough cash.
4. If the terminal was not working properly and you knew about the breakdown when you started the transfer.
5. There may be other exceptions stated in our agreement with you.

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
4. If you give us written permission.

Unauthorized Transfers

Consumer liability: Tell us AT ONCE if you believe your card has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account.

If a transaction is made with your VISA check card or card number without your permission, and is either a VISA or Interlink transaction, you will have no liability for the transaction, unless you were grossly negligent in the transaction, or unless you were grossly negligent in the handling of your account or card. Your liability for unauthorized use of your card or account will be determined under the following paragraphs for transactions at ATM's, for transaction that are not VISA or Interlink transactions, or if you were grossly negligent in the handling of your account or card. The provisions of this paragraph do not apply to unauthorized use of your VISA check card at an ATM. They also do not apply if you were grossly negligent in the handling of your account or card.

If we determine that the unauthorized use situation involving your VISA check card is not covered under the previous paragraph or if the unauthorized use involves your ATM card your liability is determined under this paragraph. If you believe your card has been lost or stolen, and you tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50.00 if someone used your card without permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your card, and we can prove we could have stopped someone from using your card without your permission if you had told us, you could lose as much as \$500.00. Also, if your statements show transfers that you did not make, 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 any money, you lost after the 60 days if we can prove that we could have stopped someone for taking the money if you had told us on time. If a good reason (such as a long trip or hospital stay) kept you from telling us, we will extend the time periods.

Contact in the event of unauthorized transfer. If you believe your card and/or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call us at the telephone number list in this brochure. If after business hours call 1-800-453-4270.

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 brochure, 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 days. We will tell you the results of our investigation within 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 10 business days for the amount so you will have the use of the money during the time it takes us to complete 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 10 business days to credit your account. 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.

Exceptions to Time Periods for Recrediting and Investigation:

- (1) If you notify us of an unauthorized VISA check card transaction other than unauthorized use of the card at an ATM, we will provide you with provisional credit for the amount of the unauthorized use within 5 business days of receiving your notice. We may require written confirmation of the unauthorized use before providing provisional credit and may withhold providing provisional credit, to the extent allowed under applicable law, if the circumstances of your account history warrant the delay.
- (2) If the notice of error involves a transfer to or from an account within 30 days after the first deposit was made, we will recredit your account within 20 business days for the amount you think is in error and may take up to 90 days to investigate your complaint or question. We may require written confirmation of the complaint or questions before recrediting your account. We may also take up to 90 days to investigate your complaint or question if the transfer was initiated at a point of sale terminal or was initiated outside the United States.

If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

WEB SITE AND HOME BANKING TERMS OF AGREEMENT

Terms of Use

The Alliance Financial Credit Union (AFCU) web site is offered to you conditioned on your acceptance without modification of the terms, conditioned on your acceptance without modification of the terms, conditions, and notices contained herein. Your continued use of the AFCU web site constitutes your agreement to all such terms, conditions, and notices.

Modification of these terms of use

AFCU reserves the right to change the terms, conditions, and notices under which the AFCU site/services are offered. You are responsible for regularly reviewing these terms and conditions and additional terms. Your continued use of the AFCU site/services constitutes your agreement to all such terms, conditions, and notices.

Personal and non-commercial use limitation

Unless otherwise specified, the AFCU site is for your personal and non-commercial use. You may not modify, copy, distribute, transmit, display, perform, reproduce, publish, license, create derivative works from, transfer, or sell any information, software, products or services obtained from the AFCU site.

Links to third party sites

The AFCU site/services may contain links to third-party web sites ("linked sites"). The linked sites are not under the control of AFCU and AFCU is not responsible for the contents of any linked site, including without limitation any link contained in a linked site, or any changes or updates to a linked site. AFCU is not responsible for web casting or any other forms of transmissions received from any linked site nor is AFCU responsible if the linked site is not working appropriately. AFCU is providing these links to you only as a convenience, and the inclusion of any link does not imply endorsement by AFCU of the site or any association with its operations. You are responsible for viewing and abiding by the privacy statements and terms of use posted at the linked sites. Any dealings with third parties (including advertisers) included within the AFCU site/service or participation in promotions, including the delivery of and the payment for goods and services, or any other terms, conditions, warranties or representations associated with such dealings or promotions are solely between you and the advertiser or other third party. AFCU shall not be responsible or liable for any part of any such dealings or promotions.

No unlawful or prohibited use

As a condition of your use of the AFCU site/service, you will not use the AFCU site/services for any purpose that is unlawful or prohibited by these terms, conditions, and notices. You may not use the AFCU site/services in any manner, which could damage, disable, overburden, or impair any AFCU site/service(s) (or the network(s) connected to any AFCU site/service(s)), or interfere with any other party's use or enjoyment of any AFCU site/service(s). You may not attempt to gain unauthorized access to any AFCU site/service, through other accounts, computer systems, or networks connected to any AFCU site/service, through hacking, passwords mining or any other means. You may not obtain or attempt to obtain any materials or information through any means not intentionally made available through the AFCU site/services.

Materials provided to AFCU

AFCU does not claim ownership of the materials you provide to AFCU (including feedback and suggestions) or post, upload, input or submit to any AFCU site/service or its associated services for review by the general public (each a "submission" and collectively "submissions"). However, by posting, uploading, inputting, providing or submitting your submission you are granting AFCU, its affiliated companies and necessary sublicensees permission to use your submission in connection with the operation of the internet business including, without limitation, the rights to: copy, distribute, transmit, public display, publicly perform, reproduce, edit, translate and reformat your submission; and to publish your name in connection with your submission. No compensation will be paid with respect to the use of your submission, as provided herein. AFCU is under no obligation to post or use any Submission you may provide and AFCU may remove any submission at any time in its sole discretion. By posting, uploading, inputting, providing or submitting your submission you warrant represent that you own or otherwise control all of the rights to your submission as described in this section including, without limitation, all the rights necessary for you to provide, post, upload, input or submit the submissions.

Software and content available through the AFCU web site

All content and software (if any) that is made available to view and/or download in connection with the AFCU site/service is owned by and is the copyrighted work of AFCU and/or its suppliers and is protected by copyright laws and international treaty provisions. Your use of the software is governed by the terms of the end user license agreement, if any, which accompanies or is included with the software ("License Agreement"). You may not install or use any software that is accompanied by or includes a license agreement unless you first agree to the license agreement terms. For any software not accompanied by a license agreement, AFCU hereby grants to you, the user, a revocable personal, non-transferable license to use the software for viewing and otherwise using the particular AFCU site/service in accordance with these Terms of Use, and for no other purpose provided that you keep intact all copyright and other proprietary notices. Any reproduction or redistribution of the content and/or software is expressly prohibited by law, and may result in severe civil and criminal penalties. Violators will be prosecuted to the maximum extent possible. WITHOUT LIMITING THE FOREGOING, COPYING OR REPRODUCTION OF THE CONTENT OR SOFTWARE TO ANY OTHER SERVER OR LOCATION FOR FURTHER REPRODUCTION OR RESIDTRIBUTION IS EXPRESSLY PROHIBITED. You acknowledge that the software, and any accompanying documentation and/or technical information, is subject to applicable export control laws and regulations of the USA. You agree not to export or re-export the software, directly or indirectly, to any countries that are subject to USA export restrictions.

LIABILITY DISCLAIMER

THE INFORMATION, SOFTWARE, PRODUCTS, AND SERVICES INCLUDED IN OR AVAILABLE THROUGH THE AFCU SITE/SERVICES MAY INCLUDE INNACCURACIES OR TYPOGRAPHICAL ERRORS. CHANGES ARE PERIODICALLY MADE TO THE AFCU SITE/SERVICE AND TO THE INFORMATION HEREIN. AFCU AND/OR ITS RESPECTIVE SUPPLIERS MAY MAKE IMPROVEMENTS AND/OR CHANGES IN THE AFCU SITE/SERVICES AT ANYTIME. ADVICE RECEIVED VIA THE AFCU SITE/SERVICES SHOULD NOT BE RELIED UPON FOR PERSONAL, MEDICAL, LEGAL, OR FINANCIAL DECISIONS AND YOU SHOULD CONSULT AN APPROPRIATE PROFESSIONAL FOR SPECIFIC ADVICE TAILORED TO YOUR SITUATION. AFCU AND/OR ITS RESPECTIVE SUPPLIERS MAKE NO REPRESENTATIONS ABOUT THE SUITABILITY, RELIABILITY, AND AVAILABILITY, TIMELINESS, LACK OF VIRUSES OR OTHER HARMFUL COMPONENTS AND ACCURACY OF THE INFORMATION, SOFTWARE, PRODUCTS, SERVICES AND RELATED GRAPHICS CONTAINED WITHIN THE AFCU SITE/SERVICES FOR ANY PURPOSE. ALL SUCH INFORMATION, SOFTWARE, PRODUCTS, SERVICES AND RELATED GRAPHICS ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND. AFCU AND/OR ITS RESPECTIVE SUPPLIERS HEREBY DISCLAIM ALL WARRANTIES AND CONDITIONS OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, WORKMANLIKE EFFORT, TITLE AND NON-INFRINGEMENT. YOU SPECIFICALLY AGREE THAT AFCU 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 AN AFCU SITE/SERVICE. YOU SPECIFICALLY AGREE THAT AFCU 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 AFCU IS NOT RESPONSIBLE FOR ANY CONTENT SENT USING AND/OR INCLUDED IN AN AFCU SITE/SERVICE BY ANY THIRD PARTY. IN NO EVENT SHALL AFCU AND/OR ITS SUPPLIES 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 AFCU SITE/SERVICES, WITH THE DELAY OR INABILITY TO USE THE AFCU SITES/SERVICES OR RELATED SERVICES, WHETHER BASED ON CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY OR OTHERWISE, EVEN IF AFCU 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 AFCU SITE/SERVICE, OR WITH ANY THESE TERMS OF USE, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USING THE AFCU SITE/SERVICES.

Term/Access Restriction

AFCU reserves the right in its sole discretion, to terminate your access to the AFCU site/service and the related service or any portion thereof at any time, without notice. AFCU may also terminate or suspend your access to AFCU site/service(s) for inactivity, which is defined as failing to log into a particular service for a six months period of time, as determined by AFCU. Upon termination of the AFCU site/service, your right to use the AFCU site/service immediately ceases. AFCU shall have no obligation to maintain any content or to forward any unread or unsent messages to you or any third party.

Language

It is the express will of the parties that this agreement and all related documents have been drawn up in English.

General

The laws of the State of Illinois, U.S.A., govern this agreement. You hereby irrevocably consent to the exclusive jurisdiction and venue of courts in Illinois, U.S.A. in all disputes arising out of or relating to the use of the AFCU site/service. Use of the AFCU site/service is unauthorized in any jurisdiction that does not give effect to all provisions of these terms and conditions, including without limitation of this paragraph. You agree that no joint venture, partnership, employment, or agency relationship exists between you and AFCU as a result of this agreement or use of the AFCU site/service. You agree to indemnify and hold AFCU, its parents, subsidiaries, affiliates, officers and employees, harmless for any claims, arising out of your use or conduct on the AFCU site/service. AFCU reserves the right to disclose any personal information about you and your use of the AFCU site/service, including necessary to (1) conform to legal requirement or comply with legal process; (2) protect and defend the rights or property of AFCU or its affiliate companies; (3) enforce the terms of use; or (4) act to protect the interest its members or others. AFCU's performance of this agreement is subject to existing laws and legal process, and nothing contained in this agreement is in derogation of AFCU's right to comply with governmental, court and law enforcement requests or requirements relating to your use of the AFCU site/service or information provided to or gathered by AFCU with respect to such use. If any part of this agreement is determined to be invalid or unenforceable pursuant to applicable law including but not limited to, the warranty disclaimers or liability limitations set forth above, then the invalid or unenforceable provision will be deemed superceded by a valid, enforceable provision that most closely matches the intent of the original provision and the remainder of the agreement shall continue in effect. Unless otherwise specified herein, this agreement constitutes the entire agreement between the use and AFCU with respect to the AFCU site/service. A printed version of this agreement and of any notice given in electronic form shall be admissible including or administrative proceeds based upon or relating to this agreement to the same extent as subject to the same conditions as other business document and records originally generated in printed form. All rights not expressly granted herein are reserved.