

Effective Date: April 28, 2017

Please read the following and indicate your acceptance as noted at the end of these documents to continue your enrollment. The Online Services Agreement (“Agreement”), e-Statement Agreement & Alerts User Agreement (“Agreement”), MOBILE Branch Deposit Agreement, MOBILE Branch Terms & Conditions, MOBILE Branch, and Bill Payment Service (“Bill Payment Agreement”) represent a supplemental amendment to the documents and Agreements governing the terms and conditions of Jefferson Parish Employees Federal Credit Union.

ONLINE SERVICES AGREEMENT

DEFINITIONS – The following definitions apply in the Online Services Agreement.

“Account” means your eligible Deposit and/or Personal Credit Account(s) with Jefferson Parish Employees Federal Credit Union.

“Alerts” means your e-Statements and Alerts service with Jefferson Parish Employees Federal Credit Union.

“Business Day” means every day, excluding Saturdays, Sundays and Federal Holidays on which no processing occurs, or any other day we are closed.

“Computer” means collectively your computer, any software and the related equipment, and any other Internet access device through which we may offer access to our online services.

“Credit Account” means any personal credit account (line of credit, personal loan, home equity loan or mortgage loan) with us that you have linked to our online Service.

“Deposit Account” means any deposit account (checking, savings, money market, IRA or certificate of deposit) with us that you have linked to our online Service.

“Service” means collectively, any or all Jefferson Parish Employees Federal Credit Union electronic services including MOBILE Branch, HOME Branch, Bill Payment, MOBILE Branch Deposit and e-statement and alert services.

“We,” “us”, and “our” means Jefferson Parish Employees Federal Credit Union and any agent, independent contractor, designee or assignee that Jefferson Parish Employees Federal Credit Union, in its sole discretion, involves in the provision of the Service.

“You” and “your” means any individual enrolled in or using the Service.

EQUIPMENT AND SOFTWARE REQUIREMENTS

In order to use the Service, you will need a Computer with Internet access and a web browser that supports Encryption. Cookies and Java Script must be enabled. We support the current and prior major releases of Internet Explorer, Firefox, Safari and Chrome. When a new version is announced as Release to Web (RTW), support will cease on the third-oldest major version. You are responsible for the installation, maintenance, and operation of your Computer and any losses or delays caused by your Computer. You are also responsible for all telephone charges incurred in connecting to the Service and for charges by any service provider providing connection to the Internet. We are not responsible for losses or delays caused by your service provider.

SECURITY AND ACCESS CODES

During your enrollment for the Service, you are required to select or will be assigned a Login ID and a Password.

In order to maintain secure communications and reduce fraud, YOU AGREE TO PROTECT THE SECURITY OF YOUR NUMBERS, CODES, OR OTHER MEANS OF IDENTIFICATION. You should never provide your Login ID and/or Password to anyone else. If you do so, you are authorizing that party to make transactions on your Account(s) and are responsible for any transactions, including transfers and bill payments from your Account(s), resulting from the use of your Login ID and password. We will not be liable for and will not reimburse you for any losses that may occur as a result of this authorized use of your Login ID and Password.

We reserve the right, but undertake no obligation, to block access to the Service to maintain or restore security to our site and systems, if we reasonably believe your Login ID and Password have been or may be obtained, or are being used or may be used by an unauthorized person(s).

ELIGIBLE ACCOUNTS

In order for you to use the Service, you must have a Main Share Account (Savings) with us; and you must be in good standing with the Credit Union and have not caused the Credit Union a loss.

BY ENROLLING, YOU AUTHORIZE US TO PROVIDE YOU WITH ACCESS TO ALL ELIGIBLE ACCOUNTS HELD IN YOUR NAME AND/OR THAT YOU HOLD JOINTLY WITH OTHERS THAT ARE OPEN AT THE TIME THE SERVICE IS INITIALLY PROVIDED, OR THAT ARE OPENED IN THE FUTURE.

AVAILABLE SERVICES

You may use the Service for your eligible Accounts to:

- **Obtain balances and information**
- **Change personal information**
- **Transfer funds to/from your checking, savings and/or personal line of credit Accounts with us**
- **Transfer funds to make your loan payments**

NOTE: IMPORTANT INFORMATION CONCERNING TRANSFERS:

We cannot be responsible for transfers made to unintended recipients due to the input of incorrect information by you, nor shall we be responsible for verification of the identity of recipients. In addition, we cannot be held responsible for determining whether the amount of money you transferred is correct for any underlying transaction or is actually owed to the recipient. Any dispute that may arise between you and the recipient relating to a transfer made or received, or any other aspect of a transaction between you and the recipient, is not Jefferson Parish Employees Federal Credit Union’s responsibility. You agree to hold us harmless for any loss or expense you or we incur as a result of such transfer or dispute. You further agree that:

- Payments and transfers from savings accounts are restricted by law – refer to your deposit Agreement for details.
- Transfers done against uncollected, insufficient, or unavailable funds will be subject to applicable fees and may be reversed the next day. You agree to notify us promptly if a transfer you initiated was not completed.
- Canceling a Transfer: Once initiated and processed, transfers cannot be cancelled. Once funds are delivered to any recipient, transfers are non-reversible and non-refundable.

FEES

Currently, there are no fees for using the Service. We reserve the right to impose or change fees for the Service and charge your Account(s) for these fees at any time after such notice, if any, is required by law. Our standard fees for special requests such as, but not limited to, stop payments will apply. You agree to pay and hereby authorize us to debit your Account(s) for the charges or fees which may be imposed by us for the Service, or for services which may later be offered, as such fees or charges may be imposed or changed from time to time.

LIABILITY

You agree that we are not responsible for any errors or failures from any malfunction of your Computer or any virus or problems related to the use of the Service. We are not responsible for damages arising from the use or maintenance of other software used to access or communicate with the Service.

You agree to cooperate with us in the investigation of any claim or dispute and provide us with information and documentation as may be necessary in order to assist us in resolving your claim or dispute.

YOU AGREE TO BE RESPONSIBLE FOR ANY AND ALL USE OF THE LOGIN ID AND PASSWORD AND THE SERVICE, THE BROWSER, AND ANY TRANSACTIONS CONDUCTED USING THE SERVICE. WE WILL NOT BE RESPONSIBLE FOR ANY LOSSES OR DAMAGES FROM THE USE OF THE SERVICE OR THE BROWSER, INCLUDING DIRECT, INDIRECT, SPECIAL OR CONSEQUENTIAL LOSSES OR DAMAGES. WE WILL NOT BE RESPONSIBLE FOR ANY LOSSES OR DAMAGES BECAUSE OF FAILURE OR DELAY IN THE DELIVERY OR PROCESSING OF ANY PAYMENT, NOT CAUSED BY US. TO THE EXTENT PERMITTED BY APPLICABLE LAW OR REGULATION, WE DO NOT WARRANT YOUR EQUIPMENT, THE SOFTWARE OR THE BROWSER OR THAT THEY ARE MERCHANTABLE OR FIT FOR A PARTICULAR PURPOSE, OR OTHERWISE, AND WE HEREBY DISCLAIM ALL OTHER WARRANTIES,

EXPRESS OR IMPLIED, WITH RESPECT TO THE SERVICES. ANY PROBLEMS WITH YOUR EQUIPMENT, THE SOFTWARE OR THE BROWSER MUST BE RESOLVED DIRECTLY WITH THE MANUFACTURER OR OTHER SUPPLIER. WE DO NOT WARRANT THAT YOUR USE OF THE SERVICE WILL BE UNINTERRUPTED OR THAT OPERATION OF THE SERVICE WILL BE ERROR FREE OR SECURE.

You agree not to alter or use the Services for any unauthorized, fraudulent or other illegal purpose including online gambling.

TERMINATION OR DISCONTINUATION

You may terminate any Service by visiting any of our locations, by calling us at (504) 736-6144, by writing to us at Jefferson Parish Employees Federal Credit Union, P.O. Box 10680, Jefferson, LA 70181 or by emailing us at yourcreditunion@jpefcu.org. We have the right to refuse or revoke access to or terminate any Service at any time, without cause or notice or refund of previously charged or accrued fees. We may also refuse to make any transfer or payment to any payee without cause or notice. **Your privileges may be revoked without notice if any Account or loan becomes overdrawn, delinquent or otherwise ceases to be in good standing, or you do not utilize the Service for a period of time.** If we terminate your use of a Service, we reserve the right to make no further transactions from or to your designated Account, including any transactions you previously authorized. Neither termination nor discontinuation of any Service shall affect your liability or obligation under this Agreement.

CONTACT BY JEFFERSON PARISH EMPLOYEES FEDERAL CREDIT UNION

Jefferson Parish Employees Federal Credit Union will never contact you requesting your Login ID or Password for the Service. If you are contacted by anyone requesting this information, do not disclose your information and contact us immediately.

GOVERNING LAW

This Agreement shall be governed by and construed in accordance with the laws of the State of Louisiana, without regard to its conflicts of laws provision.

ARBITRATION

Any controversy or claim arising out of or relating to this Agreement, or the breach thereof, shall be settled by binding arbitration rules and judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction thereof. Any and all arbitration under this e-Statement Agreement will take place on an individual basis; class arbitrations and class actions are not permitted. You further agree that you are waiving the right to trial by jury and to participate in a class action.

CHANGES TO THIS AGREEMENT

From time to time, we may make changes to this Policy in order to accommodate new technologies, industry practices, regulatory requirements or for other purposes. We encourage you to review the Policy periodically. If we do make changes to the Policy, we will also update the "Effective Date" posted at the top of the Policy.

Any changes to the Policy will become effective when the revised Policy is posted on the Website, relevant Application or other JPEFCU online interface, as applicable. By continuing to use the Services following such changes, you are agreeing to accept the terms of the revised Policy.

E-STATEMENTS & ALERTS USER AGREEMENT

The e-Statement Agreement concerning electronic access and/or delivery of statements, legal disclosures, and notices is between Jefferson Parish Employees Federal Credit Union, and each participating member of the Credit Union's e-Statements and Alerts service, together with any person who is authorized by a member to use, enroll in, or access these Alerts.

The e-Statement Agreement supplements and modifies other e-Statement Agreements that you may have with the Credit Union. To the extent that this e-Statements & Alerts User Agreement and other e-Statement Agreements with us contain conflicting provisions, this e-Statement Agreement will govern the access and/or delivery of statements, legal disclosures, and notices, but all other contractual obligations of the parties remain subject to the terms of any other e-Statement Agreements. For example, you are still required to review all account statements and notify the Credit Union within established time periods if you find errors, unauthorized uses and/or alterations on your accounts' statement. By agreeing to the terms and conditions of this e-Statement Agreement and giving your consent, you represent that you are authorized to enter into this consent for all persons who own or are authorized to access any of your accounts, and that such persons will be bound by the terms of this e-Statement Agreement and give their consent. With your electronic consent, you agree and elect to authorize the Credit Union to electronically deliver, or make available, your accounts' statements, legal disclosures and important notices about your account(s), including those that we are required to provide you under all applicable federal and state laws where electronic delivery is permitted now or in the future. This may include, but may not be limited to, the following:

- Your periodic account and loan statements;
- All legally required disclosures, contracts and agreements regarding opening, maintaining and closing your accounts or loans;
- Required notices regarding changes that affect your accounts and loans;
- Amendments to this e-Statement Agreement or any prior e-Statement Agreements and/or regulations governing your accounts; and
- If there is more than one authorized party to the account(s), disclosures and notices to any one party is considered disclosures and notices to all. You also agree that all current and any future accounts will automatically be enrolled in this service unless otherwise notified in writing.

I. CONTRACTUAL E-STATEMENT AGREEMENTS/MODIFICATION

The Credit Union reserves the right to modify any term or condition in this e-Statement Agreement. Any such modification shall not affect the Credit Union's right to enforce any right in the future. If any provision of this e-Statement Agreement is deemed invalid, the rest of this e-Statement Agreement will remain in full force and effect.

II. ENROLLMENT

The enrollment consists of an electronic process that demonstrates both your consent to obtain account statements, disclosures, and notices via electronic means and your ability to electronically receive/access the records. To complete the activation of your enrollment you must reply to our electronic notification and agree to the terms and conditions of this e-Statement Agreement electronically.

III. E-STATEMENTS AND ALERTS SERVICE ACCESS

Accessing the e-Statements and Alerts service confirms your e-Statement Agreement and you will be bound by all terms and conditions and acknowledges your receipt and understanding of this e-Statement Agreement. By accessing your statements electronically, you will be able to view the periodic account transaction activity of your deposit and loan accounts, electronic funds transfer transactions, periodic notice of billing error rights under federal Regulations Z and E, legal disclosures, and Credit Union notices all which contain important information that affect your account(s). To be able to retrieve this information electronically, you must activate your access to our electronic banking platform (HOME Branch) available from our website at www.jpfcu.org. Once enrolled in HOME Branch you will have the ability to login using a User ID and Password to access all your accounts, and your account statements. Our HOME Branch platform is generally available 24 hours a day, seven days a week; however, service may be unavailable from time to time for routine software and hardware maintenance or due to unscheduled down time.

IV. E-MAIL ADDRESS REQUIRED AND NOTIFICATION OF STATEMENT AVAILABILITY

A current e-mail address is required to participate in our e-Statements and Alerts service. For each account cycle when a periodic statement or legal disclosure is available, we will send you an e-mail notification at the last e-mail address we have on record for you. Important notices affecting your accounts may also be posted on the HOME Branch platform so it is available to you when you retrieve your account statements. Your electronic statements will remain accessible on our HOME Branch platform for at least six (6) months and may be available for a longer period. You agree to accept responsibility for notifying us promptly if you change your e-mail address. If the e-mail notification we sent you is returned to us as undeliverable, you will still be able to access your statements electronically on the HOME Branch platform, however, we will be unable to send you alerts that your statements or important legal disclosures affecting your accounts are available. The Credit Union will not be responsible for its inability to notify you of the availability of important disclosures regarding your accounts if you do not notify us of your current e-mail address.

V. ELECTRONIC "SIGNATURE" E-STATEMENT AGREEMENT & SECURITY

You agree that your use of a key pad, mouse or other device to select an item, button, icon or similar act/action, or to otherwise provide the Credit Union instructions while participating in our e-Statements and Alerts service; or in accessing or making any transaction regarding any e-Statement Agreement, acknowledgement, consent terms, disclosures or conditions, constitutes your signature, acceptance and e-Statement Agreement as if actually signed by you in writing. Further, you agree that no certification authority or other third party verification is necessary to validate your electronic signature; and that the lack of such certification or third party verification will not in any way affect the enforceability of your signature or any resulting contract between you and the Credit Union. You agree and acknowledge that you will keep your Password and other security codes and identification data confidential, and you will immediately notify the Credit Union should you believe that your Password has been lost, stolen, or that an unauthorized person has electronically accessed your accounts.

VI. E-MAIL COMMUNICATIONS AND SECURITY MEASURES

We protect your and our data with Encryption consistent with industry standards for data in transit. You understand that these industry standards are dynamic and constantly developing. By agreeing to enroll in our e-Statements and Alerts service, you acknowledge and understand that there are risks to electronic communications, including, but not limited to, delay or failure of delivery due to technical difficulties, weather conditions, matters beyond our reasonable control or interception and/or alteration of such communications by third parties in spite of the credit union's commercially reasonable security measures.

You acknowledge and agree that the Internet is considered inherently insecure. Therefore, you agree that we have no liability to you whatsoever for any loss, claim or damages arising or in any way related to our response(s) to any e-mail or other electronic communication that we in good faith believe you have submitted to us. We have no duty to investigate the validity or to verify any e-mail or other electronic communication; and may respond to any e-mail at either the address provided with the communication, the e-mail address we have on record for your membership account, or any other application or written communication actually received by us.

Although we have no obligation to do so, we reserve the right to require authentication of e--mails or electronic communications. The decision to require authentication is at the sole discretion of the Credit Union. We will have no obligation, liability or responsibility to you or any other person or company if we do not act upon or follow any instruction to us if a communication cannot be authenticated to our satisfaction.

VII. SYSTEM REQUIREMENTS

To access and receive electronic records and documents, the computer or other access device you utilize must meet certain equipment and software specifications:

- In order to use the Service, you will need a Computer with Internet access and a web browser that supports Encryption. Cookies and Java Script must be enabled. It must have software permitting you to access Portable Document Format or "PDF" files, such as Adobe Acrobat Reader® version 10 or higher.

It is your sole responsibility to ensure that the computer and/or access device and related equipment you utilize are compatible with, and capable of, operating in a manner that allows you to access our e-Statements and Alerts

service. If you cannot meet the requirements for any reason, you agree to notify us so we may resume delivery in paper form to the last known mailing address we have for you on record at no cost to you.

We make no warranties of any kind, whether expressed or implied with respect to the software and equipment you use to access our e-Statements and Alerts service, and we do not warrant that it will meet your specific requirements. We disclaim any and all implied warranties, including, but not limited to, the implied warranties of merchantability and fitness for a particular purpose.

VIII. YOUR RIGHT TO TERMINATE SERVICE AND WITHDRAW YOUR CONSENT

This e-Statement Agreement shall remain in full force and effect until the e-Statements and Alerts service is terminated by either party. You have the right to terminate and discontinue the service at any time, at no cost to you, by clicking on the HOME Branch tab, then clicking on the Statements tab, then clicking on Change e-Statement Preferences, then click the drop down menu next to the e-Statement Enrollment Option and select enabled, agree to the terms and conditions by checking the box below the disclosure and click Confirm, or by contacting us in writing at least 30 days in advance at P.O. Box 10680, Jefferson, LA 70181. Upon service termination, we will resume the paper delivery of your statements, legal disclosures, and important notices at the beginning of the next statement cycle. We also have the right to terminate your e-Statements and Alerts service, with or without cause, or if you fail to comply with the terms and conditions of this E-Statement Agreement or any other e-Statement Agreement you may have with us including any applicable term or condition governing your accounts. If we terminate your service for any reason, we will send you a written notice at least 30 days in advance specifying the effective date of the service termination.

IX. RIGHT TO RECEIVE PAPER STATEMENTS

Once you enroll in this voluntary service, your paper statement will no longer be sent to you. Although you have elected electronic access, you have the right to request additional paper copy of your periodic statement. Fee associated with this service request can be found on the Credit Union's "Schedule of Fees" available on our website at www.jpfcu.org. To request a paper copy of your periodic statement, call us at (504) 736-6144, write to us at Jefferson Parish Employees Federal Credit Union, P.O. Box 10680, Jefferson, LA 70181 or email us at yourcreditunion@jpfcu.org.

X. ERROR ON STATEMENTS

You have a duty to examine the statement and discover any error, unauthorized use or alterations. If you discover an error on your statement, you must promptly notify us in writing or by calling us at the address and phone number indicated above. Failure to notify the Credit Union within a reasonable time frame after your statement is made available to you may prevent you from recovering from a loss you have suffered. The permitted timeframe is a maximum of 60 days for errors involving an Electronic Funds Transfer (EFT) or an Open-end loan and 30 days for all other errors. If you authorized someone other than yourself to review your statements for errors, the responsibility remains yours for the actions or lack of them of any person you authorized in your power.

XI. LIABILITY, INDEMNIFICATION

Notwithstanding any provision to the contrary contained in this e-Statement Agreement, we shall be responsible only for performing the e-Statements and Alerts service as expressly provided for in this e-Statement Agreement. We shall be liable only for material losses which are the direct result of our own negligence or intentional misconduct in performing this service. We shall have no liability in failing to make the information electronically available to you in time due to circumstances beyond our reasonable control, including, but not limited to, failure or disruption of electric power, computer equipment, telecommunications systems, your ISP, or weather conditions. We shall have no liability for any consequential, special, punitive damages or indirect loss suffered by you under any circumstances except to the extent of our liability under this e-Statement Agreement. You agree to hold harmless and indemnify the Credit Union, its directors, officers, employees and agents against all claims, costs, attorney's fees, damages, and other expenses or losses that may be incurred connected with the performance of this service. You agree that this indemnification shall survive the termination of this e-Statement Agreement.

MOBILE BRANCH DEPOSIT TERMS AND CONDITIONS

This MOBILE Branch Deposit Terms and Conditions (“Agreement”) governs the use of Mobile Deposits (“Remote Deposit Capture Services”, “RDC”, “RDC Services” or “Services”) offered by Jefferson Parish Employees Federal Credit Union (“Credit Union”, “we”, “us”, “our”) which may be to accountholders (“you”, “your” or “user”). By clicking “I Agree” when you register for our HOME Branch Online Banking and MOBILE Branch Mobile Banking service and/or by using Mobile Deposit, you agree to the terms and conditions of this Agreement.

Description of the Mobile Deposit Services

The Mobile Deposit Services allow you to make deposits to certain of your accounts with us that we approve (“Account”) by electronically transmitting a digital image of checks to us for deposit. In order to use the Service, you must be enrolled in our HOME Branch Online Banking service and our MOBILE Branch Mobile Banking application must be installed on your wireless device. You acknowledge and agree that no transaction made through or using the Service is an “electronic fund transfer” as defined by the federal Electronic Fund Transfer Act and/or Regulation E of the Consumer Financial Protection Bureau.

Ineligible Accounts

We may from time to time limit or prohibit the use of the Service for deposits to certain account types, at our sole discretion. Currently, we do not permit the Service to be used for deposits to the following Accounts: Individual Retirement Accounts (IRAs), Individual Retirements Account Certificates (IRA CD’s), and Share Certificate Accounts. Further, you are not permitted to use the Service to make payments on any outstanding loan with us.

Eligible Items

You agree that you will use the Service only to scan and transmit images of “checks”, as that term is defined in Regulation CC of the Board of Governors of the Federal Reserve System, for a deposit to your Account. Any reference herein to “check” shall refer to each and every check or item that is transmitted to us by you using the Service, both individually and collectively. You agree that the image of any check that is transmitted via the Service shall be deemed an “item” within the meaning of Article 4 of the Uniform Commercial Code as adopted in Louisiana. You further agree that you will not use the Service to scan or transmit any check or item that: (a) is payable to any person or entity other than you (a “third party check”); (b) is drawn or otherwise issued by you on any account at Jefferson Parish Employees FCU or that you have an interest in, or on which you are an authorized signer; (c) is prohibited by our procedures pertaining to the Service, as amended from time to time, or is in violation of any law, rule or regulation; (d) bears any alteration or that you know or suspect, or should know or suspect, is fraudulent or otherwise not authorized by the owner of the account on which the check is drawn; (e) is either a “substitute check” (as defined in Regulation CC or other applicable federal law or regulation) or an “image replacement document” that purports to be a substitute check; (f) is drawn on a financial institution that is located outside of the United States; (g) is a “remotely created check” as that term is defined in Regulation CC; (h) is not payable in United States currency; (i) is dated more than six (6) months prior to the date of scanning and transmission or is “post-dated”; (j) is payable jointly, unless the check is being deposited to an Account in the name of all payees on the check; (k) is payable on sight or is a payable through draft, as defined in Regulation CC; (l) has any endorsement on the back other than the endorsement specified in this Agreement; (m) has previously been submitted through the Service or through any remote deposit capture service offered by any other financial institution; (n) is drawn or otherwise issued by the U. S. Treasury; (o) is not acceptable to us for deposit into your Account as provided in the deposit agreement that governs your Account; or (p) is cash, a money order, cashier’s check, or traveler’s check (any of the foregoing being herein referred to as a “Prohibited Check”).

Image Quality

The image of any check transmitted to us through the Service must, in our sole and absolute judgment, be legible and contain images of the front and back of the check. The image quality of the check must meet the standards for image quality established by the American National Standards Institute (“ANSI”), the Board of Governors of the Federal Reserve, or any other regulatory agency, clearinghouse or association. These requirements include, but are not limited to, ensuring the following information can be clearly read and understood by sight review of the check image: (a) the amount of the check (both written and numeric); (b) the payee; (c) the signature of the drawer (maker); (d) the date the check was written; (e) the check number; (f) pre-printed information that identifies the

drawer and the financial institution on which the check is drawn, including the MICR encoded account number and financial institution routing/transit number; (g) all other information placed on the check prior to the time an image of the check is captured, such as any endorsements applied to the back of the check.

Endorsements

You agree to restrictively endorse any check transmitted through the Service by supplying the following verbiage: “For Deposit Only, Account # ”, followed by your Credit Union account number, and your legally-binding signature to endorse the check. For example, a proper endorsement would appear as follows:

For Deposit Only Account #123456 s/ John A. Doe

You further agree that we may handle and process any check image you transmit to us through the Service in accordance with the terms of this Agreement notwithstanding any restrictive, qualified, or conditional endorsement you may apply to the check without our approval or direction.

Security Procedures

You agree to follow any and all procedures, instructions, and guides for use of the Service as we may require from time to time and download each software update as it is available by us to you. We may require you to use a user identification code, a personal identification number, and/or passwords and other security procedures (collectively, “Service Access Procedures”) to access the Service. You agree at all times to comply with the Service Access Procedures, to safeguard the confidentiality of the Service Access Procedures, and to notify us immediately if you have any reason to believe the security or confidentiality of the Service Access Procedures has been compromised or breached.

Receipt of Images

We have no obligation to accept any check or image you transmit to us through the Service, and we may reject any check or image that you transmit in our sole and absolute discretion without liability to you. You agree that we are not responsible or liable to you for images that are dropped during transmission, which we do not receive, or that are intercepted or altered by, or misdirected to, any unauthorized third party. You assume the risk that any check image or information from a check image may be intercepted or misdirected during transmission. An image shall be deemed received by us when the funds are deposited to the account. Such confirmation only confirms the receipt of the image and does not confirm that the transmission was complete or error free, or that the amount of the check will be finally collected from the drawee institutions and/or credited to your Account. If, after we confirm the receipt of a check image, we determine that the check is a Prohibited Check, you agree that we may charge the amount of the check back to your Account. You agree that we will not be liable to you for any loss, costs, or fees as a result of the exercise of our chargeback rights.

Funds Availability

You agree that check images transmitted using the Service and the funds represented by the checks are not subject to the funds availability requirements of Regulation CC. Except as otherwise provided in this Agreement, and subject to the requirements of applicable law or regulation, funds from any check transmitted through the Service will be available after final payment with respect to the check is made by the drawee of the check, and any credit of funds to your Account before that time is provisional. As a general rule, funds from deposits made by the Mobile Deposit Service will be made available to you on the third Business Day following the Business Day on which we accept the check image from you. However, these funds may not be available based on such factors as creditworthiness, the length and extent of your relationship with us, transaction and experience information, and such other factors as we, in our sole discretion, deem relevant, and/or based upon funds availability options we may offer to you in connection with the Service. You acknowledge and agree that no funds availability option we offer constitutes a promise or guarantee that check funds will be finally collected from the drawee institution and/or finally paid to you. In any event, we reserve a right of chargeback to your Account, in the event of dishonor or nonpayment by the drawee institution, and we reserve the right to chargeback all applicable fees in the event of such dishonor or nonpayment and/or any resulting chargeback (including, but not limited to, returned deposit item fees and overdraft fees). For purposes of this Service, the term “Business Day” means Monday, Tuesday, Wednesday, Thursday or Friday, except when those days are holidays or days on which we may be closed due to emergency conditions.

Check images received by us before 3:00 p.m. Central Standard Time on a Business Day will be processed on the same day. Check images received by us after 3:00 p.m. Central Standard Time will be processed on the next Business Day.

Contingency Plan

The Mobile Deposit Service is provided by us to you as a convenience. Because the Service could be unavailable from time to time for various reasons, you should not rely on the Service as the sole means of depositing checks to your Account. If you wish to deposit any check to your Account and you are unable to transmit the image of the check to us through the Service or are unable to use the Service in compliance with the terms of this Agreement for any reason (including, without limitation, reasons related to communications, equipment or software outages, interruptions or failures), you acknowledge and agree that you are solely responsible for using alternative available means of depositing the check to your Account, such as depositing the check in person at any of our Credit Union branch locations or any Share Branch location. Such alternative means will be governed by the terms and conditions of our Deposit Account Agreement and not by the terms of this Agreement.

Errors

You agree to notify us immediately of any suspected errors regarding your use of the Service. You may notify us by calling (504) 736-6144 or writing us at Jefferson Parish Employees Federal Credit Union 1221 Elmwood Park Blvd. Suite 207 Jefferson, LA 70123. Any transactions made through the Service will be reflected on your monthly account statement. You understand and agree that you are required to notify us of any error relating to use of the Service by no later than sixty (60) calendar days after the date of the monthly account statement on which the allegedly erroneous transaction appears or should have appeared. You are responsible for any errors that you fail to bring to our attention within such time period.

Your Representations and Warranties to Us; Indemnification

Each time you use the Service to transmit any check image to us, you represent and warrant to us that:

(a) the check is not a Prohibited Check; (b) you are entitled to enforce the check; (c) all signatures on the front and back of the check are authentic and authorized; (d) the check is not a counterfeit item; (e) the check has not been altered; (f) the check is not subject to a defense or claim in recoupment of any party that can be asserted against you; (g) you have no knowledge of any insolvency proceeding commenced with respect to you or the drawer of the check; (h) the check, in the event of any dishonor or nonpayment by the drawee, is enforceable against both you and the drawer of the check; (i) the check image transmitted by you to us contains an accurate representation of the front and the back of the check and otherwise complies with all the requirements of the Service (including, but not limited to, any endorsement requirements); (j) you will neither create nor transmit through the Service any duplicate image of the check, nor will you deposit or otherwise negotiate the original check; (k) no person or entity will be asked to make payment on the check more than once; (l) neither we nor any subsequent transferees of the check or its image will sustain a loss as the result of the fact that an image of the check, instead of the original check, was accepted by us through the Service, presented for payment, or returned; (m) the image of the check contains no computer viruses or other harmful, intrusive, or invasive codes; (n) all information you have provided to us in connection with the Service and the transaction is complete, true, accurate, and current; and (o) the transaction otherwise complies in all respects with your duties, obligations, and agreements under this Agreement. YOU AGREE TO INDEMNIFY US AND TO HOLD US HARMLESS FROM AND AGAINST ANY AND ALL LOSSES, COSTS, SUITS, DAMAGES, CLAIMS, LIABILITIES, AND EXPENSES (INCLUDING, WITHOUT LIMITATION, REASONABLE ATTORNEY'S FEES) ARISING FROM OR RELATED IN ANY WAY TO YOUR BREACH OF THE FOREGOING REPRESENTATIONS AND WARRANTIES, YOUR USE OF THE SERVICE, AND/OR OUR PROVISION OF THE SERVICE TO YOU. YOUR AGREEMENT TO INDEMNIFY US AND HOLD US HARMLESS WILL SURVIVE THE TERMINATION OF THIS AGREEMENT FOR ANY REASON.

Storage of Original Checks

After you transmit any check image to us and receive confirmation from us that we have received the image, you agree to securely store the original check for a period of sixty (60) days ("Check Retention Period"). During the Check Retention Period, you agree to take appropriate measures to ensure that (a) only authorized persons will have access to the check; (b) the information contained on the check will not be improperly disclosed; and (c) the check will not be duplicated or negotiated in any form.

Promptly after the expiration of the Check Retention Period, you agree to destroy the original check, mark it "VOID", or otherwise render it incapable of further transmission, deposit, negotiation or presentment. During any time the original check or a copy or image thereof is available to you or in your possession, you agree to furnish it to us upon request.

Transaction Limits

We may from time to time impose or change limits on your use of the Service, including but not limited to, limits on the dollar amount and/or the number of checks you may transmit using the Service. We may accept or reject any transaction you attempt in excess of these limits in our sole discretion. The current limits are as follows:

1. Only one check may be deposited per transaction.
2. Single transaction amount of \$1,000
3. Daily transaction totals not to exceed \$1,000
4. No more than \$3,000 per month.

Presentment and Collection

The manner in which checks and images transmitted through the Service are cleared, presented for payment and collected shall be in our sole discretion subject to the Deposit Account Agreement governing your Account.

Disclaimer of Warranties by Us

YOU AGREE YOUR USE OF THE SERVICE AND ALL INFORMATION AND CONTENT (INCLUDING THAT OF THIRD PARTIES) IS AT YOUR OWN RISK AND IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. WE DISCLAIM ALL WARRANTIES OF ANY KIND AS TO THE USE OF THE SERVICES, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT. WE MAKE NO WARRANTY THAT THE SERVICES (I) WILL MEET YOUR REQUIREMENTS, (II) WILL BE UNINTERRUPTED, TIMELY, SECURE OR ERROR-FREE, (III) THE RESULTS THAT MAY BE OBTAINED FROM THE SERVICES WILL BE ACCURATE OR RELIABLE AND (IV) ANY ERRORS IN THE SERVICES OR TECHNOLOGY WILL BE CORRECTED.

Limitation of Liability

YOU AGREE THAT WE WILL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING, BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER LOSSES RESULTING FROM THE USE OR THE INABILITY TO USE THE SERVICES INCURRED BY YOU OR ANY THIRD PARTY ARISING FROM OR RELATED TO THE USE OF, INABILITY TO USE, OR THE TERMINATION OF THE USE OF THE SERVICES, REGARDLESS OF THE FORM OF ACTION OR CLAIM (WHETHER CONTRACT, TORT, STRICT LIABILITY OR OTHERWISE), EVEN IF WE HAVE BEEN INFORMED OF THE POSSIBILITY THEREOF. WARNING: THIS SERVICE SHOULD NOT BE USED WHILE YOU ARE OPERATING A MOTOR VEHICLE.

Mobile Device Specifications

In order to use the Services, your mobile device must meet current minimum technical specifications. You may refer to the GoDough section of our website (www.jpfcu.org) for current information on applicable mobile apps. We do not guarantee the compatibility of the Services with all mobile devices. You are responsible for obtaining and properly installing and maintaining all telephone equipment and services, and all necessary upgrades thereto for you to access and use the Services.

Updated Contact Information

You agree to notify us immediately if you change your residential/ mailing address, your telephone number or email address, as your email address is where we will send notification of receipt of Mobile Deposit items. You authorize us to send information and inquiries to the email address we have on file for your Account.

Cancellation

You may cancel your participation in the Mobile Deposit Service by calling us at (504) 736-6144. We reserve the right to change or cancel the Mobile Deposit Service at any time without notice to you. We may also suspend your access to the Mobile Deposit Service at any time without notice and for any reason, including but not limited to, your non-use of the Service.

Relationship to Other Agreements

You agree that when you use the Mobile Deposit Service, you will remain subject to the terms and conditions of all your existing agreements with us or any service provider of yours, including service carriers or providers (e.g. AT&T, Verizon, Sprint, T-Mobile, etc.), and that this Agreement does not amend or supersede any of those agreements. You understand that those agreements may provide for fees, limitations and restrictions which might impact your use of the Mobile Deposit Service (for example, your mobile service carrier or provider may impose data usage charges for your use of or interaction with the Mobile Deposit Service, including while downloading the software, or other use of your mobile device when using the software or other products and services provided by the Service), and you agree to be solely responsible for all such fees, limitations and restrictions.

Service Charges

All charges associated with the Mobile Deposit Service (if available) are disclosed in our Fee Schedule (i.e. Returned Item Fee). You agree to pay related account transaction fees and charges in accordance with our current Fee Schedule, as amended from time to time. You authorize us to automatically charge your Account for all such fees incurred in connection with the Mobile Deposit Service.

Primary members must be 16 years of age or older to use this service.

MOBILE BRANCH MOBILE BANKING SERVICE AGREEMENT

MOBILE Branch is offered as a convenience and supplemental service to our HOME Branch Service. It is not intended to replace access to Online Banking from your personal computer or other methods you use for managing your accounts and services with us. MOBILE Branch allows you to access your Jefferson Parish Employees Federal Credit Union account information, use bill pay, transfer funds between your accounts, deposit items remotely and conduct other banking transactions. To utilize the MOBILE Branch service, you must be enrolled in HOME Branch Online Banking.

We reserve the right to limit the types and number of the accounts eligible and the right to refuse to make any transaction you request through MOBILE Branch. We may also reserve the right to modify the scope of the MOBILE Branch Service at any time.

MOBILE Branch may not be accessible over some network carriers. In addition, the MOBILE Branch Services may not be supportable for all Devices. Jefferson Parish Employees Federal Credit Union cannot guarantee and is not responsible for the availability of data services provided by your mobile carrier, such as (but not limited to) data outages or "out of range" issues.

We may modify the MOBILE Branch Service from time to time at our sole discretion. In the event of any major modifications, you will be notified prior to the implementation of modifications. You are responsible for making sure you understand how to use MOBILE Branch as modified. You also accept responsibility for making sure that you know how to properly use your Device and we will not be liable to you for any losses caused by your failure to properly use the MOBILE Branch Service or your Device.

You agree that, when you use MOBILE Branch, you remain subject to the terms and conditions of your existing agreements with any unaffiliated service providers, including, but not limited to, your mobile service provider and that this Agreement does not amend or supersede any of those agreements. You understand that those agreements may include fees, limitations and restrictions which might impact your use of MOBILE Branch (such as data usage or text messaging charges imposed on you by your mobile service provider for uses of or interaction with MOBILE Branch), you agree to be solely responsible for all such fees, limitations, and restrictions. You agree that only your mobile service provider is responsible for its products and services. Accordingly, you agree to resolve any problems with your provider directly without involving us. You agree to contact us directly if you have any problems with MOBILE Branch.

Any deposit account, loan or other credit union product assessed through this MOBILE Branch service is also subject to the Account Agreements and Disclosures provided at time of account opening. You should review the Account disclosures carefully, as they may include transaction limitations and fees which might apply to your use of MOBILE Branch.

MOBILE Branch offer mobile access to some account information (e.g., for checking balances and last transactions) over the Short Message Service (SMS), as well as the option to set up alerts for your accounts (e.g., low balance alerts). Enrollment requires identification of your banking relationship with us as well as providing a mobile phone number. The mobile phone number's verification is done by you receiving an SMS message with a verification code which you will have to enter on the website. Additionally, you may select the type of alerts and other preferences which will determine, together with your account data, the frequency of alerts delivered to you. This program will be ongoing. Standard messaging charges apply. You will be allowed to opt out of this program at any time. To stop the messages from coming to your phone, you can opt out of the program via SMS. Just send a text that says "STOP" to this number: [89549](tel:89549). You'll receive a one-time opt-out confirmation text message. After that, you will not receive any future messages.

BILL PAYMENT AGREEMENT

The Bill Payment Service allows you to use a computer or mobile device such as a cell phone, tablet, or any other wireless device to direct payments to payees that you wish to pay, subject to the terms and conditions of your online banking agreement with Jefferson Parish Employees Federal Credit Union.

You agree to provide such information as we may request from time to time in order to process payment transactions you initiate through the Bill Payment Service. This information may include, for example, the name and address of the Payee and your Payee account number. You are responsible for ensuring that the information you provide is current, accurate, and complete, and you assume responsibility for any transaction error that results from stale, inaccurate, or incomplete information furnished or entered into this Service by you. If you wish to amend any Payment or Payee information you have provided, you must follow applicable Service instructions for doing so. We shall have a reasonable opportunity to process any amended information, and amended information submitted by you may not be applied to transactions already in process. You acknowledge and agree that we may edit or alter data or data formats according to the Payee's directives and/or in order to process Payment transactions more efficiently.

CHARGES

You will not be charged a re-occurring monthly fee or a one-time fee for the right to use the Bill Payment Service. Please see the current Credit Union fee schedule for details on Bill Payment Service specialty fees. Please contact your customer service representative or branch with any questions about fees. Non-payment of any fees incurred by you may result in the cancellation of this and other services. Your wireless carrier may charge you a fee for accessing the Bill Payment Service. Please contact your carrier to get specific details concerning your wireless data plan and fees.

YOUR RESPONSIBILITIES

You agree that payments made using the Bill Payment Service are the same as those made using paper checks, drafts, transfers, or online payments and are bound by the same rules, regulations, state, and federal laws. Payees must be located in the United States of America to be eligible. Payees must be set up using your online banking account before you are able to make a payment using the Bill Payment Service. If you permit other persons to use your Bill Payment Service User ID and Password to access this service, you are responsible for any transaction they authorize from your Payment Account.

If you believe that your Bill Payment Service User ID or Password is lost, stolen, or known to someone who is not an Authorized User, report it immediately to this Credit Union. Your liability is determined by this Credit Union's policies, federal, and state law.

RUSH PAYMENT

If at any time you initiate a rush payment, you are also agreeing to accept the fee associated with this service. The amount of that fee will be disclosed to you at that time. These fees are also listed on JPEFCU's Fee Schedule. This fee will be separate from the expedited transaction and will be charged directly to your current bill pay account.

PAYMENT REQUEST

You may use the Bill Payment Service to make one-time, future, or reoccurring Payments to Payees. You agree to follow the Service instructional material we provide in order to schedule and initiate Payments. For each Payment you attempt to schedule, we will designate the earliest possible Scheduled Payment Date for that Biller, which typically is four (4) or fewer business days from the current date. We will not permit you to select a Scheduled Payment Date that occurs before the earliest possible Scheduled Payment Date designated for each Payee. When scheduling a Payment, you must select a Scheduled Payment Date that is no later than the actual Due Date reflected on your statement. If the actual Due Date falls on a non-business day, you must select a Scheduled Payment Date that is at least one (1) business day before the actual Due Date. Scheduled Payment Dates must be prior to any late date or the end of any grace period. You are responsible for any late charge, finance charge, penalty or default or

other consequence that may result from your selecting a Scheduled Payment Date later than the Due Date. We may let you choose Scheduled Payment Dates that are not business days. If you have scheduled a series of recurring Payments, Payments in the series that fall on Scheduled Payment Dates that are not business days will be processed before or after that business day depending on how the Payee is configured by the member.

A single payment submitted after the cut-off time on the designated process date will be processed on the next business day. If you designate a non-business date (generally weekends and certain holidays) as the payment's processing date, the payment will be processed on the first business day following the designated processing date. When a recurring payment is processed, it is automatically rescheduled by the system. Based upon your selected frequency settings for the payment, a processing date is calculated for the next occurrence of the payment. If the calculated processing date is a non-business date (generally weekends and certain holidays), it is adjusted based upon the following rules: If the recurring payment's "Pay Before" option is selected, the processing date for the new occurrence of the payment is adjusted to the first business date prior to the calculated processing date. If the recurring payment's "Pay After" option is selected, the processing date for the new occurrence of the payment is adjusted to the first business date after the calculated processing date.

PAYMENT METHOD

We reserve the right to select, in our sole discretion, the method by which to remit any Payment on your behalf. Methods we select may include an electronic payment, a check made payable to the Biller and drawn on our account, a check made payable to the Biller and drawn on your Payment Account, or any other method for remittance of funds that we may elect to use. When you use the Bill Payment Service to enter instructions for a Payment, you authorize us to complete the Payment using any of these methods. If we elect to remit a Payment by means of a check drawn on your account, you expressly authorize us to execute such check on your behalf notwithstanding any resolution, signature card, or other document filed with us that purports to limit authority over your Account. You agree to submit instructions for a Payment only when there are or will be sufficient funds (available funds) in the Account to cover both that Payment and any other items or charges to be paid from the Account. Depending on the method we choose for remittance of a Payment, funds for the Payment may be debited from your Account electronically on or about the Scheduled Payment Date or may not be debited until the Payment item we issued to the Payee is presented for payment, which may be after the Scheduled Payment Date. You are responsible for ensuring that sufficient funds will be available in the Account whenever that Payment item might be presented. In any event, to the fullest extent allowed by law, we reserve the right to debit your Account in the amount of any Scheduled Payment at the time you enter instructions for the Payment or at any time thereafter as we deem necessary or convenient to ensure the successful completion of the Payment.

You may cancel or change any Scheduled Payment that has not begun processing by accessing your Bill Payment Services through HOME Branch Online Banking. Once the Service has begun processing a Scheduled Payment, you cannot cancel or edit the Scheduled Payment using the Service.

RETURNED CHECKS

Payments made through the Bill Payment Service may be returned for reasons outside our control. If a Payment is returned, you authorize us either to research and correct the returned Payment and resubmit it to your Payee or to void the Payment and credit the amount of the Payment to your Account, in our discretion and without liability to you. If a Payment is made to Payees by the issuance of checks, such checks may become void after a reasonable amount of time has elapsed. We reserve the right, without notice and without liability to you, to pay or not to pay any such check that is presented to us for payment after any applicable expiration date. If an expired check is presented for payment and we determine not to pay it, we will void the check, and if the funds represented by the check were previously debited from your Account, we will credit your Account in the amount of the check.

WARRANTIES

We make no representation or warranty that any Payee you wish to pay through the Bill Payment Service will participate as a Payee in the Service or be able to receive Payments initiated through the Service. We reserve the right to restrict the categories of Payees that may be paid through the Service. We further reserve the right, to the fullest extent permitted by law, not to complete any Payment to any Payee in the event we, in our sole and absolute discretion, deem ourselves or our assets insecure or subject to unreasonable exposure or risk. In the event that we are

unable to, or decline to, process or complete Payments to a Payee, we will notify you (however, we may not notify you if the transaction is otherwise prohibited by this Agreement). We will not be liable to you in the event any Payee does not, cannot or refuses to accept Payments initiated through the Service, or in the event any Payment submitted to a Payee is returned, or in the event we exercise our right to decline to complete Payments to such Payee. The Credit Union is not liable for any failure to make a bill payment if you fail to promptly notify the Financial Institution after you learn that you have not received credit from a Payee for a bill payment. The Credit Union is not responsible for your acts or omissions or those of any other person, including, without limitation, any transmission or communications facility, and no such party shall be deemed to be the Credit Union's agent.

TERMINATION

The Credit Union may terminate this agreement, the Bill Payment Service, and any and all services at any time without notice.

ELECTRONIC FUNDS TRANSFER DISCLOSURE

Member Liability. You are responsible for all electronic funds transfer (EFT) transactions you authorize. If you permit someone else to use an EFT service, or your access code, you are responsible for any transactions they authorize or conduct on any of your accounts.

Tell us AT ONCE if you believe someone has used your access code or otherwise accessed your accounts without your authority. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit).

If you tell us within two (2) business days you can lose no more than \$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 if you had told us, you could lose as much as \$500.00.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money lost after the sixty (60) days if we can prove that we could have stopped someone from making the transfers if you had told us in time. If a good reason (such as a hospital stay) kept you from telling us, we will extend the time periods. If you believe your access code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call: (504) 736-6144

or write to:

Jefferson Parish Employees Federal Credit Union
P.O. Box 10680
Jefferson, LA 70181

6. Right to Receive Documentation.

- a. Periodic Statements. Transfers and withdrawals made through any ATM or POS terminal, Debit Card transactions, audio response transactions, preauthorized EFTs or electronic/PC transactions will be recorded on your periodic statement. You will receive a statement monthly unless there is no transaction in a particular month. In any case, you will receive a statement at least quarterly.
- b. Terminal Receipt. You will get a receipt at the time you make any transaction (except inquiries) involving your account using an ATM, POS terminal, or Debit Card transaction with a participating merchant.
- c. Direct Deposit. If you have arranged to have a direct deposit made to your account at least once every sixty (60) days from the same source and you do not receive a receipt (such as a pay stub), you can find out whether or not the deposit has been made by calling (504) 736-6144. This does not apply to transactions occurring outside the United States.

7. Account Information Disclosure. We will disclose information to third parties about your account or the transfers you make:

- As necessary to complete transfers;
- To verify the existence of sufficient funds to cover specific transactions upon the request of a third party, such as a credit bureau or merchant;
- To comply with government agency or court orders; or
- If you give us your written permission.

8. Business Days. Our business days are Monday through Friday, excluding holidays.

9. Credit Union 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, we will not be liable for direct or consequential damages in the following events:

- 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, or if the transaction involves a loan request exceeding your credit limit.
- If you used your Card or access code in an incorrect manner.
- If circumstances beyond our control (such as fire, flood, or power failure) prevent the transaction.
- If the money in your account is subject to legal process or other claim.
- If funds in your account are pledged as collateral or frozen because of a delinquent loan.
- If the electronic transfer is not completed as a result of your willful or negligent use of your access code, or any EFT facility for making such transfers.
- If the telephone or computer equipment you use to conduct audio response or electronic/PC transactions is not working properly and you know or should have known about the breakdown when you started the transaction.
- Any other exceptions as established by the Credit Union.

10. Notices. All notices from us will be effective when we have mailed them or delivered them to your last known address in the Credit Union's records. Notices from you will be effective when received by the Credit Union at the address specified in this Agreement. We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you at least twenty-one (21) days before the effective date of any change. Use of this service is subject to existing regulations governing the Credit Union account and any future changes to those regulations.

11. Billing Errors. In case of errors or questions about electronic funds transfers from your savings and checking accounts, telephone us at the following number or send us a written notice to the following address as soon as you can. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem appears. Call us at: (504) 736-6144

or write to:
Jefferson Parish Employees Federal Credit Union
P.O. Box 10680
Jefferson, LA 70181

- 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 the Credit Union has made 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 tell you the results of our investigation 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 forty-five (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 us 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 of 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 thirty (30) days after you make the first deposit to your account, we will have twenty (20) business days instead of ten (10) business days.

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