

Avenir Business Online Banking Agreement

This Business Online Banking Agreement ("Agreement") governs your use of:

- Avenir Financial Business Online
- Avenir Financial Business Mobile Banking
- Avenir Financial Business Bill Pay
- Avenir Financial Business Remote Deposit Capture

In this Agreement, "Service" refers to any online or mobile services available through Avenir Financial Business Online, Avenir Financial Business Mobile Banking, Avenir Financial Business Bill Pay or Avenir Financial Business Remote Deposit Capture.

Please read these Terms, Conditions, and Disclosures before logging on to Avenir Financial Federal Credit Union's online Service. You may print this document by clicking on the "Print" button of your Internet Browser. You may also obtain a copy of this Agreement and other documents from the Credit Union's offices, by calling Avenir Financial at 928.783.8881 or toll free at 1.888.783.8881 or by mailing a request to:

Avenir Financial Federal Credit Union
ATTN: MCC
P.O. Box 13000
Yuma, AZ 85366

After reading this document, please indicate your acceptance of these Terms, Conditions, and Disclosures where indicated.

General

The terms, conditions, and disclosures that appear below apply to our Avenir Financial online services. If you apply for the Service, you agree to be bound by and will comply with all terms and conditions applicable to each of your accounts with Avenir Financial, as described in your Master Account Disclosure (the prior receipt of which you acknowledge) and any additional terms, conditions, or disclosures that may be provided to you. In these Terms, Conditions, and Disclosures the words "we," "us," "our," and "Credit Union" refer to Avenir Financial Federal Credit Union. "You" and "your" refer to each person who applies for the Service, and each Account owner or other person authorized to transact business on an Avenir Financial account that may be accessed by the Service.

Accessing Online Service

You authorize Avenir Financial to provide access to your accounts through the Service. You may access your accounts through the website to obtain information and perform transactions authorized on the website. To access your accounts through the Website, you need a username, a password and required hardware and software.

Configuration	Requirement
Cookies	Session: Enabled
	Permanent: Enabled
JavaScript	Enabled
Minimum Screen Resolution	1024 x 768 pixels

Other Applications

Adobe Acrobat Reader

Supported Browsers
Microsoft Edge
Firefox
Chrome
Safari

To complete your enrollment in the Service, you will be required to validate your email address. Additionally, you are required to maintain an email address that is continuously operational to receive email communications from us in order to continue to access your Accounts and Services through the website.

You also have to comply with any other security procedures we may establish. Subject to the terms of this Agreement, you'll generally be able to access the Service through the website 7 days a week, 24 hours a day. Sometimes the Service may be unavailable due to system maintenance or circumstances beyond our control. You must provide all computer, telephone and other equipment, software (other than any software provided by us) and services you need to access the Service.

When using the Mobile Banking Service, you may generally access Services through the mobile browser, our mobile app, or get certain information through text messaging on a Mobile Device.

Security

You need a username and password, or other Avenir Financial approved security and authentication controls, to access your Accounts through the Service. We may set standards for your username and password. We recommend that you change your password regularly and select a unique username and password combination for use only with the Service.

We may also require additional security procedures for certain transactions. These additional security procedures may require special hardware, software, or third-party services. To enhance the security of your Accounts, we may also offer you additional, optional security procedures. These could include personal reference questions and answers, random number generators, or one-time passwords.

We may also require the use or activation of specific applications, internet browser software features, plug-ins, and add-ons to use the Service. These could include JavaScript support and "cookies." To enable and enhance secure access to the Service, we may also access detailed information about the computers and mobile devices you use to access the Service. This could include telephone numbers and unique internal and network identifiers for your computers and mobile devices. We also use cookies and other technology for information security and other purposes.

You can reset your username and/or password within the Service or by calling Avenir Financial at 928.783.8881 or toll free at 1.888.783.8881. Usernames and passwords must meet the standards we establish. These standards will be available for your reference whenever you create or change a username and/or password. We may require you to change or update your username and/or password at any time. If we change these standards, you may have to change your password to meet the new standards. We are not required to give you advance notice that we have changed the standards, or that we are requiring you to change or update your password. You are responsible for keeping your password confidential. We recommend you select a unique username and password combination for use only with the Service and memorize it rather than writing it down.

Even though information exchanged through the Service is protected by advanced encryption techniques while being transmitted, you still need to protect your username and password for the Service.

You must notify us immediately if you suspect fraudulent activity on your eligible account or if you believe that:

- your password may have been lost or stolen;
- a mobile device you use to access the Service has been lost, stolen, or compromised; or
- someone viewed, downloaded, or deleted electronic records from your account without your permission.

To notify us:

- **call** us at 928.783.8881 or toll free at 1.888.783.8881;
- **sign on** to avenirfinancial.org and send us an email through your secure online session; or
- **write** to Avenir Financial Federal Credit Union, ATTN: MCC, P.O. Box 13000, Yuma, AZ 85366.

In the event of unauthorized use of your username and password, or any other security or authentication technique we use, you may be liable for resulting losses, to the extent permitted by law, unless you fulfill your responsibilities.

You agree that:

- we may place cookies and other identifiers on the computers and mobile devices you use to access the Service.

Terminating Access

For Violating the Agreement

If you violate any terms of this Agreement (including non-payment of fees under any applicable fee schedule) or any other agreement you have with us, you agree that we may suspend or terminate your access to any of your Services. We are not required to reinstate or re-activate your access.

Voluntarily

If you close all your accounts or withdraw from the Service, we may suspend or terminate your access without prior notification. We are not required to reinstate or re-activate your access. If you have no accounts linked to the Service, or don't use the Service for a period of 3 consecutive months, we may at our discretion terminate your access without prior notification. If you want to remove online access for an account, email us through the Service or call us at 928.783.8881 or toll free 1.888.783.8881.

Involuntarily

We reserve the right, at our sole discretion, to restrict, suspend, or terminate access to any or all services at any time for any reason, without prior notification or liability.

International ACH Transactions

Financial institutions are required by law to scrutinize or verify any international ACH transaction (IAT) that they receive against the Specially Designated Nationals (SDN) list of the Office of Foreign Assets Control (OFAC). This action may, from time to time, cause us to temporarily suspend processing of an IAT and potentially affect the settlement and/or availability of such payments.

ACH and Wire Transfers

This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution, or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person, or account other than the one named. You agree to be bound by automated clearing house

association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

Electronic Funds Transfers

The provisions in this section apply only to Electronic Funds Transfers (EFTs) that debit or credit a consumer checking, savings, or other asset account and are subject to Regulation E. When applicable, we may rely on any exceptions to the provisions in this section that are covered in Regulation E. All terms in this section not defined in this Agreement, but defined in Regulation E will have the meaning given in Regulation E.

Your liability for an unauthorized EFT or a series of related unauthorized EFTs will be determined as follows:

If you notify us...	Your liability will not exceed...
Within two business days after learning of the loss or theft of your password	\$50; or the amount of unauthorized EFTs that occur before notice to us, whichever is less.
More than two business days after learning of the loss or theft of your password	\$500; or \$50, plus the amount of unauthorized EFTs that occurred within the two business days, plus the amount of unauthorized EFTs that occur after the close of two business days and before notice to us.

To avoid liability for subsequent transfers, you must report unauthorized EFTs that appear on a periodic statement within 60 days of our transmittal of the statement. If you don't, your liability will not exceed the amount of the unauthorized EFTs that occur after the close of the 60 days and before notice to us, and that we establish would not have occurred had you notified us within the 60-day period. You may also be liable for the amounts described in the table above.

If your delay in notifying us was due to extenuating circumstances, we will extend the times specified in the immediately preceding paragraphs to a reasonable period.

If you believe that an error, unauthorized EFT, or unauthorized transfer has been or may have been made, notify us:

- by phone at 928.783.8881 or toll free 1.888.783.8881;
- by mail at Avenir Financial Federal Credit Union, P.O. Box 13000, Yuma, AZ 85366; or
- in person by visiting any one of the branch locations listed on our website.

You will receive a receipt each time the Service is used to make an electronic transfer to or from your account, unless the account holder is notified otherwise before completing the transaction. The receipt is evidence of the transaction as recorded by the Service; all transactions are subject to posting, final payment, or verification. You can use the receipt to reconcile the statement for the account.

You have the right to find out whether an EFT was credited to your account. To do so, contact us at the number listed on your statement for your account. We will send you a monthly statement if there are EFTs in a particular month. Otherwise, we will send you a statement at least quarterly.

To place a stop payment order on preauthorized EFTs, call us at the number listed on the statement for your eligible account at least three business days before the scheduled transfer date with the following details:

- your name and the account number associated with the transfer;
- the exact name of the payee;
- the exact payment amount; and
- the scheduled transfer date.

If you do not provide correct and complete information, we may not be able to stop payment of the preauthorized EFT. If we pay a preauthorized EFT despite a valid stop payment order, we may require you to provide us with an affidavit describing in detail the dispute.

You agree to indemnify and hold us harmless from and against any loss incurred by us if we do not pay a preauthorized EFT because:

- any of the information relied upon in the stop payment order is incorrect or incomplete; or
- a valid stop payment order is in effect.

Alerts

Receipt of alerts may be delayed or prevented by factor(s) affecting your internet/phone provider or other relevant entities. Avenir Financial Federal Credit Union is not liable for losses or damages arising from:

- non-delivery, delayed delivery, or the erroneous delivery of any alert;
- inaccurate alert content; or
- your use or reliance on the contents of any alert for any purposes.

The information in any alert may be subject to certain delays.

Avenir Financial Federal Credit Union may terminate your use of the Service at any time without notice. You may also modify your alerts preferences or choose to discontinue receiving alerts by updating your alerts subscriptions within online banking.

You agree that:

- each alert may not be encrypted and may include your name and information pertaining to your account(s).

Financial Management Software

Financial management software includes Quicken, QuickBooks, Turbo Tax, and other software we may identify on the website. You are responsible for obtaining a valid and separate license agreement with the provider of your financial management software. Your license agreement with the provider of your financial management software may restrict the duration of your online access; we are not liable for any such limitations or restrictions.

We may choose to let you download information into your financial management software from certain accounts. We may also let you initiate bill pay instructions through your financial management software. The accounts for which these options are available will be identified on the website. We may also add to, modify, or delete any feature of your ability to access the Service through your financial management software.

Additional Disclaimers, Limitations of Liability, and Acknowledgements and Agreements include:

- You agree that the account information you download through your financial management software is provided to you “as is” and “as available.”
- You agree that we make no warranties and have no liability as to:
 - your access and use of your financial management software according to the terms and conditions of any and all applicable license agreements with the providers of such software;
 - the accuracy, completeness, availability, or timeliness of the account information, text, graphics, or other items in the account information that you can download through your financial management software;
 - the errors or omissions in the delivery or transmission of account information from us to you (and “you” includes delivery to your financial management software and/or your computer); and
 - the download option’s fitness for a particular purpose and non-infringement of any third party rights.
- You agree that we will not be liable to you for:
 - your inability to use the download option;
 - the accuracy, timeliness, loss or corruption, or mis-delivery of any account information or any other information;
 - unauthorized access to your accounts or to your account information and any misappropriation, or alteration, of your account information or data, to the extent the unauthorized access results from your acts or omissions;
 - your inability to access your account (including but not limited to, failure of electronic or mechanical equipment, interconnect problems with telephone providers or Internet service providers (“ISPs”), natural disasters, strikes, or other labor problems); or
 - any other matter relating to the download, transfer, or bill pay option.
- You understand and agree that:
 - not all the information in your accounts can be downloaded into your financial management software;
 - information you can download may not include all of your account activity;
 - statements we generate are the official record of account transactions, positions, and balances;
 - the information you download is for tracking purposes only and should not be considered an official record;
 - account information in your accounts may reflect transactions as of a prior time period and may not be current when you download the information;
 - we will not automatically update account information that you download to your financial management software; and
 - you will have to update the account information by downloading more current information from your accounts.
- We are not liable for any loss, damages, or expenses of any kind as a result of your reliance upon the account information in your financial management software (which may not be up to date and may not include pending transactions or purchases that have not settled).
- You assume all risk that unauthorized third parties may access any account information you download and store in your financial management software.

- If you send information in an unsecure manner or take the account information out of our secure systems by downloading it, we are no longer responsible for the security and confidentiality of that information, and the responsibility is now yours (or may be shared with others, such as your financial management software provider).
- We are not responsible for the security and confidentiality of the account information if you:
 - use wireless connections to download your account information, in which case you acknowledge other persons may be able to access the information being downloaded; or
 - let others access or use your financial management software.
- Downloads of eligible account information are at your own risk. You are solely responsible for any resulting damage to the computer (or other electronic device) to which you download any information.

New Features

We may, from time to time, introduce new features to the Service or modify or delete existing features in our sole discretion. We shall notify you of any of these changes to features if we are legally required to do so. By using any new or modified features when they become available, you agree to be bound by the rules concerning these features.

Notices

You agree that by using the Service, all notices or other communications which we may be required to give you arising from our obligations under this Agreement or the Service may be sent to you electronically to any electronic mailbox we have for you, or at our option, another electronic mail address you provide to us or in any other manner permitted by law.

Online Service Fees

General access to the Service is currently provided to you at no additional cost. However, you may incur fees if you use or obtain some of the products or services available through the Service. To learn more about such fees, please refer to the specific terms and conditions applicable to each product or Service. We reserve the right from time to time to add or modify fees and will notify you when we do so. You will be responsible for paying any telephone company or utility charges and/or internet access service fees incurred while using telephone lines and/or internet access services to connect with the Service. If you use personal financial management software to access your accounts (such as Quicken or QuickBooks), a fee may be charged for the use of those services and additional service terms and conditions may apply.

Disputes

In the event of a dispute arising under or relating in any way to this Agreement or to the Service provided under this Agreement, you and we agree to resolve this dispute by looking to the terms of this Agreement. If there is a conflict between what one of our employees says and the terms of this Agreement, the terms of this Agreement shall control.