

Farm Credit Employees FCU Home Banking Disclosure

Agreement last revised: September 7, 2005

We suggest you read this document carefully and print a copy for your reference. You may refer back to it at any time by accessing the Home Banking Disclosure link found at the bottom of each page. To print the Online Service Agreement, select File from the menu bar and then select Print. Finally, select OK in the Print Set up box.

Farm Credit Employees FCU (FCEFCU) requires that all visitors to our site review, abide by, and agree to ALL of the terms, policies, and conditions that are outlined. By accessing this site and or logging into our Home Banking service you are acknowledging your acceptance of this agreement and **YOU AGREE TO BE BOUND BY THE TERMS AND CONDITIONS** outlined herein.

“We” refers to the Farm Credit Employees Federal Credit Union and all employees employed therein. “Visitor”, “User”, and “You” refer to anyone who accesses, views, and or downloads information to and or from our website.

1. All accounts are regulated by the “Truth in Savings” disclosure that you received when you opened your account.
2. Passwords are provided for your protection. This password should be kept confidential. Users are encouraged to change their passwords on a regular basis to ensure the security of their accounts. If you believe your password has been lost, stolen, or otherwise compromised in anyway you are required to notify us immediately to minimize liability for unauthorized use of your account.
3. Home Banking is provided as a service to our members. The accuracy and the timeliness of our information is our number one priority. However, FCEFCU and its partners provide NO guarantee or warranty whether written or implied regarding the accuracy of the information obtained from our site.
4. Home Banking services are provided at no extra charge. However, you may incur fees due to your use of this service if it causes your account to be overdrawn. All fees that were outlined in your original membership agreement still apply.
5. We are not responsible for any usage fees, service charges, or any other fees that are charged by your Internet Service Provider(s).
6. Users are granted strict and explicit access to their own personal information. Each user will be allowed to:
 - View account balances and transaction history.
 - Make transfers to accounts within the credit union. Transfers may also be performed to other members within the credit union.
 - Change their password.
 - Search for cleared checks.

- If available, view cleared checks online.
- Access any additional services that users are granted explicit privileges to.

7. All transactions and fees that take place on the site will show up on your monthly statement.

8. In the event that there is a dispute regarding transactions that have taken place through Home Banking, the Credit Union should be contacted immediately at (800)551-1179 or (651)282-8881). Written communication can also be made to the address listed below. All disputes must be brought to our attention within 60 days of the statement mailing. All claims will be investigated by the credit union and the user will be notified within 10 business days of our receiving the complaint. Compensation will ONLY be provided for the amount of the transaction or in other words to Debit or Credit the Account for the amount in question.

9. FCEFCU and its partners provide the Home Banking service for information only. Our Home Banking services are NOT done in real-time. Most transactions will be posted the following business day, but could take longer due to unforeseen circumstances. Credit Unions business days are Monday through Friday. We are closed on Federal, State, and Local holidays so they are not counted as business days.

10. Responsibility for intentional or unintentional inaccuracy resides with the customer. If for any reason you believe your account is inaccurate you are responsible to notify the Credit Union as soon as possible so that adjustments may be made.

11. Personal and financial privacy is one of our highest priorities. We make every effort to ensure your data's security. VeriSign's security seal is on our website showing that we use SSL 128 bit encryption meeting all Federal, State, and local laws regarding data transmission. All transactions are logged and recorded to prevent abuse of the Home Banking service. In the event of misuse or abuse of our services your information may be provided to the proper authorities.

12. Information gathered and held on our site is for FCEFCU's strict business use and is available to Credit Union employees on a need to know basis. Your information will not be sold to, traded with, or given to any third party unless the law requires us to.

13. The Laws of the State of Minnesota apply to all Terms, Conditions, and Policies found herein. In the event that any portion of this Agreement is found to be invalid, or unenforceable the laws of the State of Minnesota will supersede the term in question and the law that most closely expresses this agreement's purpose and intent will be applied.

14. Your Credit Union may be contacted at:

Farm Credit Employees FCU
375 Jackson Street Suite 100

St. Paul, MN. 55101
(651)282-8880