

As a member of Riverset Credit Union, you have at your fingertips one of the most complete and convenient groups of services available anywhere. We hope you'll take full advantage of our Electronic Funds Transfer Services, which have been designed to simplify the way you bank. Electronic Funds Transfer Services include all transfers resulting from your Riverset Credit Union Debit Card, Automated Teller Machine Cards, and cards combining one or more of these services: Preauthorized Transfers, Telephone Banking, Online Banking and Mobile Banking. There are some things you should know about our responsibilities to you as a member, as well as your own rights and responsibilities under the Electronic Funds Transfer Act. Please take a moment to read the following information which applies to these services. We suggest you keep this information on hand for future reference.

IMPORTANT

To utilize the services of Automated Teller Machines or Telephone Banking to transfer funds electronically, you must request the issuance of a Personal Identification Number. The following disclosures, required by federal law, apply to the following Electronic Funds Transfer Services:

- A Riverset Credit Union Banking Card for use at Automated Teller Machines or Point-of-Sale terminals with the use of a PIN
- Telephone Banking
- Direct Deposit to your account(s)
- Preauthorized withdrawals from your account(s) for payment to a third party
- A Riverset Credit Union Banking Card for use as a debit card Point-of-Sale terminals without the use of a PIN
- Other services which may be offered involving electronically initiated services

DEFINITIONS

The following terms used in this Disclosure Statement are defined below:

Account	Includes all deposit accounts which you maintain with Riverset Credit Union.
Automated Teller Machine or ATM	Refers to banking machines that perform Electronic Funds Transfer Services that are initiated via a Banking Card and a PIN.
Checking Account	Refers to a Riverset account on which you may write checks.
Savings Account	Refers to an account offered by Riverset that qualifies as a savings account as defined in Regulation D of the Board of Governors of the Federal Reserve System.
Transfer Account	Refers to Riverset savings or money market accounts from which certain types of third party transfers may be made, as more fully described in the Account Information Schedules governing these types of accounts.
Riverset or Credit Union or We or Us	Refers to Riverset Credit Union.
New Account	Means an account is considered to be a new account during the first thirty (30) calendar days after the account is established. An account is not considered a new account if each member on the account has had, within thirty (30) calendar days before the account is established, another account at Riverset for at least thirty (30) calendar days.
Personal Identification Number or PIN	Means the confidential personal identification number or code assigned to you by Riverset or selected by you for identification purposes in connection with the use of your Riverset Banking Card (Card PIN) or Telephone Banking Services (Account PIN).
Transactions	Refers to all transfers, payments, deposits, withdrawals or other activity on your account performed through any of the electronic services described in this Disclosure Statement.
Point-of-Sale Transaction or POS Transaction	Refers to a purchases made by the use of a Banking Card at the point-of-sale.
Banking Card	Refers to a personal banking card issued to you to perform Automated Teller Machines transactions, Point-of-Sale transactions, with the use of a PIN, and/or to perform debit card transactions at the Point-of-Sale without the use of a PIN.

LIABILITY FOR UNAUTHORIZED TRANSACTIONS

Tell us at once if you believe your Banking Card or PIN has been lost or stolen, if you believe that either of them is in the possession of an unauthorized person, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning the phone number below is the best way of keeping your possible losses down. You could lose all the money in your account(s) plus any available balance linked by overdraft protection. If you tell us within two (2) business days you can lose no more than \$50 if someone used your card or PIN without your permission.

If you do not tell us within two (2) business days after you learn of the loss or theft of your Banking Card or PIN, and we can prove we could have stopped someone from using your card or PIN without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transactions that you did not make, tell us at once. If you do not tell us about unauthorized transactions within sixty (60) days after the statement was sent 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 taking the money if you had told us in time.

If a good reason kept you from telling us, such as a long trip or a hospital stay, we may extend the time periods. Note: The liability limits stated above refer only to unauthorized electronic access and transfers through Telephone Banking, ATMs, Point-of-Sale terminals and Preauthorized Transfers. There are no set limits for customer liability for over-the counter unauthorized transactions at a Riverset Credit Union office. For your protection, please examine your statements promptly and notify us immediately of any problem.

TELEPHONE NUMBER AND ADDRESS TO BE NOTIFIED IN EVENT OF UNAUTHORIZED TRANSACTION

If you believe your banking card or PIN has been lost or stolen or that someone has transferred or may transfer money from your account(s) without permission, contact us immediately at 412-488-2525 or write to us at: Riverset Credit Union, 1700 Jane Street, Pittsburgh, PA 15203.

RIVERSET CREDIT UNION BUSINESS DAYS

Our business days are Monday through Friday. Holidays are not included.

TYPES OF AVAILABLE TRANSACTIONS AND LIMITATIONS ON TRANSACTIONS

Electronic Check Conversion

When you provide a check as payment for purchases or bill payments, you authorize the merchant or other payee to make a onetime electronic payment from your checking account using information from your check. When information from your check is used to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day you make the transaction, and you will not receive your check back from us.

Use of Banking Card at ATMs

You may use your Banking Card at ATMs to:

- Withdraw cash from the account(s) associated with your card.
- Make deposits to the account(s) associated with your card.
- Transfer funds between account(s) accessed by your card.
- Request the balance in your account(s).

Available services may differ at different banking machines. There is a daily limit of 20 on the number of times you may use Automated Teller Machines and there is a limit on the amount of cash that you may withdraw in any single day using your Banking Card. Generally, you may withdraw up to **\$500** per day in cash, on each Banking Card issued, provided you have sufficient available funds in your account to make such a withdrawal. If you attempt to exceed these limits, your transaction(s) may not be processed. However, if you have been assigned a limit in excess of these limits, you may withdraw the applicable dollar amount each day in cash, on each Banking Card issued, provided you have sufficient available funds in your account. All items received for deposit at ATMs are credited subject to Riverset's receipt of proceeds of final payment in cash of solvent credits, and become available in accordance with Riverset's Funds Availability Policy. If a transaction overdraws your account, an Overdraft Fee may be charged to the account. If a check deposited to your account at an ATM is returned to the Credit Union unpaid, an Overdraft Fee or a Returned Item Charge, as appropriated, may be charged to your account.

Use of Banking Card to Make POS Purchases

You may use your Banking Card to pay for purchases directly from your checking account at businesses which honor your Banking Card through a point-of-sale (POS) transfer service.

There is a daily limit of 50 for the number of times you may use POS transfer services and there is a limit on the amount you may use to buy goods or services through POS transfer services in any single day. You may buy up to **\$2,500** worth of goods or services each day, on

each Banking Card issued, provided you have sufficient available funds in your account to make such purchases. However, if you have been assigned a limit in excess of these limits, you may purchase the applicable dollar amount of goods or services each day, on each Banking Card issued, provided you have sufficient available funds in your account. If you attempt to exceed these limits, your transaction may not be processed. If the transaction does overdraw your account an Overdraft Fee may be charged to the account if permitted by applicable law.

Pre-authorization of a POS transfer does not necessarily mean that you have sufficient available funds in your account to make the purchase. See the section below about account balance information.

Use of Banking Card with Overdraft Protection

If the account for your Banking Card is linked to an account for purposes of providing overdraft protection for the account, using your Banking Card for a POS transfer may result in a draw against the linked account. Such transactions are described in the overdraft protection agreement you entered into with the Credit Union. The charges for this service are set forth in the most recent Account Information Schedule and Schedule of Fees for your account.

Automated Teller Machine Fees/Surcharges

When you initiate a transfer using your Banking Card from an ATM that is not owned and/or operated by Riverset Credit Union, the owner of the ATM, or any network used to effect the transaction, may charge a fee or surcharge and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer. Similarly, if you initiate a transfer or balance inquiry via other means besides your Banking Card, the owner of the means used to initiate the transaction, or any network used to effect the transaction, may charge a fee or surcharge.

Availability of Phone Payments and Transfers

Telephone payments and transfers (including preauthorized payments and transfers), as well as direct deposit of pay and/or benefits, are also available with checking, savings and money market accounts.

Account Balance Information

Account balances received through ATMs or POS terminals may not reflect recent transactions and the full balance indicated may not be available for withdrawal. In order to determine whether you have sufficient available funds in an account to perform a transaction, you should review your account records.

Account Transaction Limitations

Certain accounts have transaction limitations. These limitations apply to: (1) telephone transfers and payments from accounts; (2) preauthorized and automatic transfers and payments from accounts; and (3) payments from accounts by check, draft or similar order (including debit card) payable to, cashed or received by anyone other than you or Riverset Credit Union ("Third Party Checks"). These three types of transactions are called "Limited Transfers."

No more than six (6) Limited Transfers may be made from savings and money market accounts in any calendar month. If you make more than six (6) limited transfers from your savings or money market account in any calendar month, we may charge you an excessive transactions fee in accordance with the most recent Account Information Schedule for your account. You may make unlimited withdrawals by mail, ATM, or in person from these accounts.

Riverset Credit Union reserves the right not to pay any Limited Transfer, which exceeds the transaction limitations described in this section. If transaction limitations on an account are repeatedly violated the Credit Union also reserves the right to close the account. You agree to be bound by these limitations whenever you use our electronic banking services.

There are other limitations on transactions that you may make using our banking machine, telephone banking and point-of-sale transfer services. For security reasons, however, these limitations cannot be disclosed.

CHARGES FOR TRANSACTIONS

Charges for the services described in this Disclosure Statement are set forth in the most current Account Information Schedule for your account posted on our website and mailed to you periodically. All such fees and charges will be deducted from the account from which a withdrawal or transfer is made or to which a deposit is made.

We reserve the right to charge for any or all services upon giving the notice required by law. When new fees are instituted, or existing fees updated, we will send you a notice at least thirty (30) days prior to those charges being effective.

DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES

We will disclose information to third parties about your account or the transactions you make:

- Where it is necessary for completing transactions;
- In order to verify the existence and condition of your account for certain types of third parties, such as a credit bureau or merchant;

- In order to comply with government agency or court orders;
- If you give us your written permission.

RIGHT TO RECEIVE DOCUMENTATION OF TRANSACTIONS

You will be provided the option to receive a receipt at ATMs or POS terminals for any withdrawals, deposits, transfers, payments, balance inquires or point-of-sale purchases. If you have arranged to have a direct deposit made to your account at least once every sixty (60) days from the same person or company, you can call Member Services at the number below to find out whether or not the deposit has been made.

To determine whether preauthorized electronic credits (i.e., Social Security Benefits) have occurred as scheduled, you may call the Member Services Center, 24 hours 7 days a week at 412-488-2525. If you use Riverset's preauthorized payment service, we will provide you with a copy of the authorization. If you preauthorized a third party (i.e., another bank) to electronically debit your account(s) on a regular basis, they must provide you with a copy of the authorization.

You will be provided with a monthly account statement unless there are no transfers in a particular month then you will get an account statement on a quarterly basis.

RIGHT TO STOP PAYMENT

If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how: Call 412-488-2525 or write us at Riverset Credit Union, 1700 Jane Street, Pittsburgh, PA 15203.

Be sure that you contact Riverset Credit Union in time for us to receive your stop payment instruction three (3) business days or more before the payment is scheduled to be made. (If you telephone, we may require you to put your request in writing within fourteen (14) days after your call.) A Stop Payment Fee will be charged to your account for each stop payment order you give. If you order Riverset to stop one of these payments three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

If these regular payments vary in amount, the person you are going to pay will tell you, ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits you set.

RIVERSET CREDIT UNION'S LIABILITY FOR FAILURE TO MAKE TRANSACTIONS

If we do not complete a transaction to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions for which we will not be liable which include, but are not limited to, the following situations:

- If, through no fault of ours, you do not have enough money available in your account to perform the transaction.
- If the automated teller machine where you are making the transaction does not have enough cash.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- If the terminal or system was not working properly and you knew about the breakdown when the transaction was started or before the transaction was scheduled to occur.
- If your account is subject to an uncollected funds hold, legal process or other such transfer restriction.
- There may be other exceptions not specifically cited above that are specifically included in Riverset's Membership and Account Agreement and other agreements with you.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSACTIONS

If you think there is an error on your statement or receipt, or you have questions about your electronic transaction, call or write to us at the telephone number or address of Riverset Credit Union which is printed on your account activity statement.

Call or write us as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. We must hear from you no later than 60 days after we send you the FIRST statement on which the problem or error appeared.

- Tell us your name and account number.
- Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe it is in error or when you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we require that you send us your complaint or question in writing within ten (10) business days together with such other information or documentation that may be deemed necessary by us in order to properly conduct our investigation. We will tell you the results of our investigation within ten (10) business days after we hear from you (twenty (20) business days for EFTs on new accounts) 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 (ninety (90) days for point-of-sale debit card transactions, transactions initiated outside the United States, or EFT transactions on new accounts). If we decide to do this, we will credit your account within ten (10) business days (twenty (20) business days for EFTs on new accounts) for the amount you think is an error, so that you will have the use of the money during the time it takes us to complete our investigation.

If we do not receive your complaint or question in writing within ten (10) business days, or if we do not receive certain information and/or documentation requested of you in connection with our investigation, we may not re-credit your account and we may reverse any credit previously made to your account.

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

ONLINE BANKING

Upon your acceptance of Online Banking, you authorize us to provide you with Online Banking for deposit accounts, term loans, lines of credit, credit cards and other accounts with us held in your name and held jointly with others that are then in effect or thereafter opened. You acknowledge that you, and other persons who use or are authorized to use your Online Banking ID and password or other means of access to Online Banking services, shall be able to perform all applicable Online Banking services for your deposit accounts and your loan accounts. The Credit Union reserves the right to limit the types of deposit and loan accounts that are available for Online Banking.

ONLINE AND MOBILE BANKING ID AND PASSWORD

Your Online Banking ID and password are the codes you will need to enter Online Banking and Mobile Banking. The Online Banking system permits you to select an Online Banking ID of your choice; however, your initial Online Banking ID will be your member number. We will email you a temporary password. The temporary password is to be used the first time you logon to Online Banking. You will be asked to change your password at that time. You may select any combination of letters and numbers as your password so long as the password has at least six characters and no more than ten characters. You should either memorize your password or keep it in a secure location. Other persons having access to your Online Banking ID and password will be able to enter Online Banking and Mobile Banking and perform all applicable services including reviewing account balances and transferring funds to other Accounts and to Merchants. Your Online Banking ID and password will enable you to logon to Mobile Banking, if you choose to download and utilize the Riverset mobile app.

MERCHANT AUTHORIZATION

You must designate Merchants that you wish to use in order to make bill payments through Online Banking. The Credit Union reserves the right to refuse to allow you to designate any particular Merchant or class of Merchants. You are obligated to provide the Credit Union with account numbers or other necessary information that may be needed so that your payments can be properly credited. If any information changes or if you want to add or delete Merchants you must provide the Credit Union with such changes at least five (5) business days in advance. All such designations and such changes may be submitted via a written authorization or by submitting such changes via Online Banking. You authorize the Credit Union to make all changes submitted through Online Banking by you, or other persons having access to your Online Banking ID and password or other means of access to Online Banking, for your deposit and loan accounts.

INSTRUCTIONS

The Credit Union may supply you with instructions separate from this Agreement. Those instructions may be delivered either in writing or may be included, as applicable, as part of Online Banking.

ONLINE AND MOBILE BANKING SERVICES

You or other persons having access to your Online Banking ID and password or other means of access to Online and Mobile Banking for your deposit accounts and/or loan accounts, even if such persons exceed their authority, shall have access to all of the services and transactions available through Online and Mobile Banking including but not limited to the following:

- Transfer funds between your deposit accounts.
- Make payments from deposit accounts to Merchants designated in accordance with this Agreement.

- Delete or add Merchants.
- Obtain balances for deposit accounts and loan accounts.
- Order checks for applicable deposit accounts.
- Change the e-mail address for your Online and Mobile Banking service.
- Access electronic statements for your accounts.
- Send and receive messages with Riverset Credit Union Representatives.
- Request a new Online and Mobile Banking password.
- Obtain other services or perform other transactions that are authorized as part of Online and Mobile Banking.
- Send POP Money (person-to-person) payments.
- Deposit checks from a mobile device.

TRANSACTION LIMITATIONS

The following transaction limitations may apply:

- Transactions may not be processed if you do not have sufficient available funds in the applicable deposit accounts from which you instruct the Credit Union to make a payment or transfer.
- For security reasons, the Credit Union may limit the number or amount of transactions you may make using Online and Mobile Banking, including POP Money payments and deposits by a mobile device.
- The Credit Union may implement limits on amounts that may be transferred to individual Merchants over a specific period of time.
- Certain transfer restrictions for certain deposit accounts, as identified in applicable Account Information Schedules, may apply to transfers made via Online and Mobile Banking. Transfers from these accounts (primarily savings and money market accounts) are restricted to no more than six (6) limited transfers. The limited transfer restriction applies to withdrawals made through Online and Mobile Banking for those accounts.