

Greater Nevada Credit Union Electronic Banking “eBranch” Agreement and Disclosure

Selecting “I Agree” constitutes your agreement to the terms and conditions of Electronic Banking (eBranch) as outlined in this disclosure. eBranch™ is Greater Nevada's internet based account access service. It offers you easy access to your accounts through an internet connection 24 hours a day, 7 days a week. eBranch makes it possible for you to perform a variety of account activities at your convenience.

Access to eBranch is free and there is no limit to the number of transactions you can make. Some transactions such as Stop Payments or withdrawals by check may incur a fee. You may contact our Member Resource Center at (775) 882-2060 or (800) 421-6674, extension 397, if you need more information regarding fees.

YOUR RIGHTS AND RESPONSIBILITIES:

The Electronic Fund Transfers that can be processed through eBranch are listed below. Not all of these may apply to your account. Please read this disclosure carefully because it informs you of your rights and obligations for these transactions.

eBranch Online Banking - Types of Transfers You may access your account through a standard internet connection using your account number and password, to:

- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from savings to savings
- transfer funds from line of credit to checking
- transfer funds from line of credit to savings
- make payments from checking to loan accounts with us
- make payments from savings to loan accounts with us
- request that a check be sent to you from savings, checking, or line of credit
- get information about:
 - checking account balance
 - savings account balance
 - loan balance and certificate balance
 - account history

Greater Nevada Visa and Mortgage Payments will not reflect the real time balance. If you make a payment to your Greater Nevada Visa or Mortgage via the eBranch system, the balance will be reflected in one to two business days. You will notice that the payment is not reflected in the eBranch system. The effective date of the payment will be the date that the transaction is completed.

LOGON INFORMATION (SECURITY CREDENTIALS)

You must use your Greater Nevada “eBranch” online banking logon information to access our eBranch application. You agree not to give your logon information to any person not authorized to access your account(s). Disclosing your logon information, whether intentional or accidental, constitutes authorization for use by others; and you agree to be liable for their actions.

CHARGES FOR ELECTRONIC FUND TRANSFERS

We do not charge for electronic fund transfers, excluding withdrawals by check, which are subject to a \$6.00 fee.

RIGHT TO DOCUMENTATION

Periodic Statements - We will send you a monthly account statement for your checking accounts. We will send you a monthly account statement for your savings accounts, unless there are no pre-authorized or electronic transactions in a particular month. In any case, you will get a statement at least quarterly.

STOP PAYMENT PROCEDURES

Right to Stop Payment and Procedure for Doing So:

You may enter a Stop Payment for a check through eBranch. You will need to open your checking account and then select Stop Payment from the drop-down menu under Check Services. Once the form is open, select the account and input the check number in the designated field. Submit.

Stop Payments must be submitted to the credit union at least 2 business days prior to the check attempting to clear your account.

Stop Payments remain in effect for six months, but may be removed or replaced with a written request.

The fee for a Stop Payment is \$25.00.

Liability for Failure to Stop Payment: Despite proper completion and delivery of the Stop Payment Order, you may nevertheless be liable for the check described to the payee or any subsequent holder in due course thereof.

ALERTS

The Alerts service is a tool for managing important events. However, Alerts should not be relied upon solely for account information. Although, Greater Nevada Credit Union makes every effort to ensure alerts are delivered as expected, there are conditions that may make the alerts unreliable such as, but not limited to: spam filters, relay detectors, inaccurate or obsolete email addresses, network or system failures, etc. Greater Nevada Credit Union recommends that the service be tested prior to regular use to identify any limiting conditions that may be present. Greater Nevada Credit Union does not guarantee the delivery of any account alert. If you have any questions regarding this service, please contact Greater Nevada Credit Union customer service at (800) 421-6674; (775) 882-2060; or (775) 334-8600.

VOLUNTARY CANCELLATION

To cancel your eBranch service you must contact Greater Nevada's Member Resource Center at (800) 421-6674; (775) 882-2060; or (775) 334-8600. You may also write us at the address provided below.

Greater Nevada Credit Union
P. O. Box 2128
Carson City, NV 89702

Monday – Friday, 8:00 a.m. – 6:00 p.m.
Saturday, 10:00 a.m. – 2:00 p.m.

ERROR RESOLUTION

In the event that you notice an error on your account, please advise your local branch or our Member Resource Center at (800) 421-6674; (775) 882-2060; or (775) 334-8600 immediately.