



MCU@Home Banking Terms and Conditions

This mcu@home banking disclosure sets forth the terms and conditions of Missouri Credit Union's internet banking product. These terms may be changed from time to time. By using or allowing another person to use mcu@home, you are agreeing to the terms of this agreement.

Transactions Available

You may use mcu@home to perform the following transactions:

- a. Obtain account balances and account history (including copies of cleared checks);
- b. Transfer funds between your accounts.
- c. Transfer funds to another member.
- d. Transfer funds in and out of Missouri Credit Union
- e. Perform self-service account maintenance such as re-ordering checks, requesting a check from your account, stopping payment on a check or changing address and phone number.
- f. Sending us secure online messages.

Additional online banking services may be introduced from time to time. By using the service when they become available, you agree to be bound by the rules that will be made available to you concerning these services. Different features and services available through our website may be subject to separate terms and conditions in addition to the terms of this Agreement.

Security

It is your responsibility to keep your user name, password, security phrase and security picture confidential. You agree not to give your user name, password, security phrase and security picture to any person not authorized to have access to your account. Also, you agree that you will not use or allow anyone else to use your password for any transaction that is illegal under applicable federal, state, or local law.

In order to provide important information related to your on-line security, automatic alerts will be sent to your primary email address when certain changes have been made to your online account, such as a change in your email or home address or telephone number. We will do our best to provide the alerts in a timely manner, but alerts may be delayed or prevented for a variety of factors beyond our control. You agree that we are not liable for any delays or failures to deliver.

Notify us immediately if you believe your user name and password have been stolen, used without your consent, or compromised in any way. Also, if your statement shows transactions you didn't make, notify us immediately. If you have authorized someone else to use your password, you are responsible for all transactions that person(s) initiates at any time, even if the amount or transaction exceed what you may have authorized.

If you believe your password has been stolen or someone has accessed your account without permission, call us at:

(573) 874-1477 (Columbia)
(573) 635-8007 (Jefferson City)
(800) 451-1477 Toll-Free (outside of Columbia and Jefferson City only)

or write us at:

P.O. Box 1795, Columbia, MO 65205-1795.

Transfers

For recurring internal or external transfers, if the scheduled date is on a non-business day, then the transfer may be done on the business day prior to your scheduled date. (On-line banking business days are Monday through Friday, excluding federal holidays.) A one-time immediate transfer to another Missouri Credit Union account cannot be cancelled after it has been submitted.

External transfers are to be used to move money to and from your accounts at other financial institutions. You agree that you are authorized to perform transactions on all accounts involved in the external transfer. You are responsible for having enough money in the indicated accounts on the scheduled date. If the account does not have sufficient funds available on the scheduled date of the transfer, the transfer may not be made. If we elect to initiate the transfer, it may cause an overdraft in your account in which case you shall be liable for the overdraft and any fees as set forth in your membership agreement. You will be responsible for all fees and charges should your ACH transfer be returned for any non-payment reason. Also, your external transfer privileges may be canceled if ACH transfers are returned for non-payment or any other fraudulent or suspicious activity occurs on the account.

External transfers can only be made to and from domestic accounts in the United States. It may take up to 5 business days to process an external transfer. Missouri Credit Union cannot guarantee the timely delivery or return of funds as a result of the failure of another financial institution to act in a timely manner.

External Transfers will only be made available to e-Connect, Plus, and Ultra members in good standing. External Transfer limits are \$2,500 from or into your account per month.

Equipment and Technical Requirements

To use mcu@home, internet access and internet browser software are required. Your internet browser must support 128-bit encryption, and be at these minimum versions:

Internet Explorer - 8 or greater
Safari - 6 or greater
Mozilla FireFox - 20 or greater

Credit Union Liability

Missouri Credit Union assumes no liability due to your inability to access mcu@home for any reason including, but not limited to, communication problems or equipment/software failures.

Fees

mcu@home fees are described in your Truth in Savings Fee Disclosure. Currently, there are no fees for using the mcu@home standard services.

Termination

You may terminate this agreement with us at any time. Missouri Credit Union reserves the right to terminate this agreement and/or your use of mcu@home at any time. We may do so immediately if the following occurs:

- a. You or any authorized user of your account breaches this or any other agreement with the credit union;
- b. We have reason to believe that there has been or might be an unauthorized use of your account;
- c. You or any authorized user of your account requests us to do so;
- d. You cause a loss to the credit union.