

Online Banking Disclosure

Please read this Online Banking Disclosure carefully and keep it for future reference. This disclosure contains your rights and obligations for Online Banking, and how it is regulated, controlled, or impacted by several different government regulations. This Disclosure defines the terms that apply to your use of the Online Banking product.

By using Online Banking, you agree to be bound by this Disclosure and its terms and conditions. Online Banking allows you to make transfers, inquiries, and loan advances on your credit union accounts. To transact business, you will need a Personal Identification Number (PIN) which is your password/security code. Bill Pay, an additional feature, is available for free; please see the Bill Pay Disclosure for terms and conditions related to that product.

From time to time, some or all of the Online Banking service features may not be available due to maintenance; Aventa will do our best to make you aware of scheduled maintenance.

The types of transactions Online Banking is capable of handling are indicated below. Some of these transactions may not apply to your Account.

Online Banking can be used to do the following:

- Obtain various account information related to your Accounts including current balances, dividends posted, loan interest and payoff balance, due dates and scheduled loan payment amounts;
- Obtain account history;
- Transfer funds;
- View copies of cleared checks;
- Sign up for and access to E-Statements ;
- Receive account Alerts;
- Export account history and information into Quicken;
- Obtain tax information, including interest paid and dividends earned;
- Access your credit card balance and history;
- Edit or update your member information/profile;
- Other enhancements, transactions, inquiries or calculations that may be made available on the Online Banking system from time to time.

Alerts

With online Alerts, you can ask us to send you automated messages about your account to either your email address or to your mobile device. Each Alert becomes effective after you setup and activate it in the Alerts menu.

You can manage the types of your Alerts, and you can suspend or stop any Alert at any time. We reserve the right to change the types of Alerts available or terminate Alert service at any time without notice to you. Alerts are not encrypted, so anyone with access to your email or mobile device will be able to view your Alerts and their contents. Depending upon which Alerts you select, they may include information such as your account balance, payment due date, or other account-related information.

Alerts are normally processed daily at the end of each business day and are not real-time. Alert information may also be subject to other time lags and/or delays. We do not guarantee the delivery, timeliness nor accuracy of any Alert, whether within or outside our control. In requesting Alerts, you agree that the Alert service is a courtesy to you, and as such the Credit Union will not be liable for any delays, failure to deliver, or misdirected delivery of any Alert; any errors in Alert contents; or any actions you or anyone else may take or not take in reliance on an Alert.

Alerts are sent to the email address and mobile device number you specify. If you change your email address or mobile device number, you are responsible for informing us of the change.

ID Check[®]

All online users are required to set up the ID CHECK security feature. ID CHECK provides added security to help prevent fraud when you access your Aventa Account(s) with Online Banking. You will be able to select a series of challenge questions and answers to validate your identity as well as change these questions and answers at any time. Your answers to these challenge questions are encrypted to provide additional security. You and your joint account owners will need to set up the questions together so either of you can answer if prompted.

Limitations

You agree to the following limitations when you use Online Banking.

Information concerning your Accounts may only be obtained through a computer and modem, workstation setup, or similar devices that meet certain specifications to access the Internet.

Aventa may set up a lock out feature which may deny access if there are too many invalid password attempts or other irregular transactions on the account.

Business and Processing Days

Online Banking is generally available twenty four (24) hours per day, seven (7) days per week, three hundred and sixty five (365) days per year. However, Online Banking may be interrupted for a short time periods for data processing and or periodically for servicing or updates.

Limits on Transfers and Transactions

Regulation D sets a transaction limit on any type of savings Accounts. During any calendar month, you may not make more than six (6) transfers from any share account, savings account, club account, or money market account to your other accounts or to a third party by means of an online transfer or other preauthorized electronic funds transfer, automatic transfer, overdraft transfer, telephone transfer, request transmitted via facsimile or transfer initiated through automated telephone response service. This limitation does not apply to transactions conducted at ATMs, in person or by mail. Internal transfers to make payments to your loan accounts and requests for withdrawals by check made payable to you are also excluded from this limitation. When the maximum of six (6) transfers has been reached, no additional transfers will be processed and you may be charged a fee.

Limits to Available Balance

You may not exceed the Available Balance in your Account on the day that a transfer is made. Aventa reserves the right to refuse any transaction that would draw upon insufficient or unavailable funds, lower an account balance below the required amount, or otherwise require Aventa to increase its required reserve on the Account. Overdraft protection is not automatically triggered to cover insufficient funds transactions. Aventa reserves the right to limit the frequency and dollar amount of any transaction at any time for security reasons.

Statements

All online transactions will be detailed in your statement, whether you receive them in paper or electronic form.

Security Codes

Initially when you sign up for Online Banking, you will use your existing PIN as your PIN to log into Online Banking the first time. Once validated by the system, you will choose a new password to log onto Online Banking. It should remain confidential and should not be written near your computer or disclosed to a third party. You agree not to make your password available to anyone not authorized to sign on your accounts. If you authorize anyone to use your password, that authority shall continue until you specifically revoke such authority by changing the password. If you fail to maintain the security of any password and the credit union suffers a loss, we may terminate any or all of the services under this Disclosure as well as any other credit union Account or service you may have.

You may authorize the joint owners of your account to access Online Banking by disclosing your password to them. You understand and agree that the password grants such persons unlimited access to any Account you may have at Aventa. You understand and agree to pay and be responsible for, and indemnify Aventa from, all transactions initiated by you or anyone to whom you disclosed your password purposely or inadvertently. In addition to your liability for any indebtedness created through the use of Online Banking, Aventa may at its sole option elect to also hold a user of Online Banking, if other than you, liable for any transactions or indebtedness charged to your Account(s) through the use of Online Banking. The obligation of two or more parties will be joint and several.

Information about Cookies

To provide better service and a more complete and effective website, we use cookies as part of our interaction with your browser. A cookie is a short piece of data, not code, which is sent from our web server to your web browser when you visit Online Banking. This cookie is stored on your machine, but is not an executable program.

Equipment Requirements

You will need a personal computer or similar device with a web browser and access to the internet. You are responsible for the installation, maintenance and operation of your device. Aventa will not be responsible for any errors or failures involving any technological difficulty or failure of your device, equipment, software, or hardware.

Consumers Liability for Unauthorized Transfers; Reporting

Contact Aventa at once if you believe your online PIN has been lost or stolen, that someone has transferred or may transfer money from your account without your permission, that your account has been compromised in some fashion, or that any other unauthorized electronic fund transfer has been or may be made.

If you notify us within two (2) business days after learning of the loss or theft of the access device, your liability shall not exceed the lesser of \$50 or the amount of unauthorized transfers that occur before notice to Aventa. (2) *Timely notice not given.* If you fail to notify Aventa within two business days after learning of the loss or theft of the access device, your liability shall not exceed the lesser of \$500 or the sum of: (i) \$50 or the amount of unauthorized transfers that occur within the two business days, whichever is less; and (ii) The amount of unauthorized transfers that occur after the close of two (2) business days and before notice to Aventa, provided Aventa establishes that these transfers would not have occurred had you notified Aventa within that two-day period.

In Case of Errors or Questions About Your Electronic Transfers, Telephone us at 719.482.7600 or 800.555.6665 or Write us at 2735 Dublin Blvd, Colorado Springs, CO 80918 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

(1) Tell us your name and account number (if any).

(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

If Aventa does not complete a transfer to or from your Account on time and in the correct amount according to our Agreement with you, we may be liable for your losses or damages.

Change in Terms

The Rules and Regulations governing your Account may be revised or amended by Aventa. Subject to any notice required by law, we reserve the right to change any of the terms of the Disclosure and/or terminate your right to use Online Banking at any time, for any reason.

Applicable Law

This agreement shall be construed and interpreted in accordance with the laws of the state of Colorado, except to the extent that federal law applies. It is also governed by the bylaws of the credit union, and local clearing house rules as amended from time to time.

Access to Online Banking is subject to Aventa approval, and subject to withdrawal, suspension or termination by Aventa at any time, without prior notice to you. By your use of Online Banking you are acknowledging your agreement to the terms and conditions set forth in this Disclosure, and agree to indemnify and hold Aventa harmless from any and all loss, cost,

expense or damage stemming from your use or misuse of Online Banking, and any harmful computer code introduced by you into any credit union systems.

User Precautions

As with all financial transactions, users exercise discretion when using Online Banking. The following suggestions may be helpful:

- Compare your records with the account statements you receive.
- Carefully read account information displayed on-screen and compare it with your records and account statements.
- Protect the secrecy of your password. Do not tell anyone your password. Do not write your password where it can be discovered. For example, do not keep a note of your password in your wallet or purse, or on or near your computer.
- Prevent others from seeing you enter your password by using your body to shield their view.
- Protect your computer by installing antivirus software of your choice. Keep your antivirus software up to date.

If your password is compromised, promptly notify us as detailed above.

Please contact Aventa at 800.555.6665 should you have any questions.