

Rocky Mountain Law Enforcement Federal Credit Union Internet Banking Terms and Conditions

This Agreement governs the use of the Rocky Mountain Law Enforcement Federal Credit Union Internet Banking Service, jointly referred to as the "Service," provided by Rocky Mountain Law Enforcement Federal Credit Union, also referred to as "RMLEFCU". By using the Service to conduct transactions, you agree to the terms of this Agreement.

Definitions

As used in this Agreement, "account" and "accounts" mean the RMLEFCU account in which you are either the owner or joint owner. "Loan account" and "loan accounts" mean any loan you have with RMLEFCU. "You," "your," and "yours" mean collectively, all person(s) using the Service. "We," "our," "us," and "Credit Union" refer to Rocky Mountain Law Enforcement Federal Credit Union.

Deposit and Credit Agreements

The terms and conditions in this Agreement shall have priority and take precedence over any existing terms and conditions in existing account and loan agreements you have with us in the event of a conflict.

Required Equipment

In order to use the Internet Banking Service, you need a computer (in this Agreement, your computer and the related equipment are referred to together as your "Computer") with a web browser (either Mozilla Firefox 2 most recent versions, Google Chrome 2 most recent versions, or Safari 2 most recent versions), a User Name, and Internet Banking Password. You are responsible for the installation, maintenance, and operation of your Computer, browser and the software. RMLEFCU is not responsible for any errors or failures from any malfunction of your Computer, the browser or the software. RMLEFCU is also not responsible for any Computer virus or related problems that may be associated with the use of an online system.

The Service

To use Internet Banking, you must have at least one RMLEFCU personal share account and an Internet Banking password. Through Internet Banking, you will have access to any of your RMLEFCU share accounts or loan accounts. RMLEFCU reserves the right to deny access to any deposit account or loan account, or to deny transactions under certain circumstances in the sole and absolute discretion of the Credit Union.

Description of Internet Banking

The Service allows you to perform some or all of the following functions from your Computer:
Online Account Access Functions and Limitations of Transfers

You may use Internet Banking to (a) transfer funds between your accounts; (b) obtain account balances; (c) obtain history and transaction information on your accounts; and (d) obtain loan account balance information. These features are limited to the extent, and subject to the terms, noted below.

- i. Your ability to transfer funds between certain accounts is limited by federal law and the Account Contract. You should refer to the Account Contract for legal restrictions and service charges applicable for excessive withdrawals or transfers. Transfers made using the Internet Banking Service are counted against the permissible number of transfers described in the Account Contract.
- ii. There may be at least a one-business-day delay in transferring funds between your accounts. Except as provided in this Agreement, all Internet Banking internal transfer instructions received by 5:00 p.m. MST will normally be completed that business day. Any instruction received after 5:00 p.m. MST will be completed the next business day.
- iii. Transactional information for your accounts will be available from Internet Banking for a maximum of twelve statement cycles from the date of inquiry.

Password and Security

Your Internet Banking User Name and password is required to access RMLEFCU Internet Banking functions. You agree not to give or make your information available to any unauthorized individual. If you believe your User Name or password have been lost or stolen, someone has attempted to use the Internet Banking Service without your consent, your deposit account(s) or loan account(s) have been accessed, or someone has transferred money or performed transactions without your permission, you must notify RMLEFCU immediately (see Contact Information below). If you lose or forget your User Name or password, contact RMLEFCU immediately so that we may reset your User Name and/or password.

Your Liability for Unauthorized Transfer

You agree that you, and not we, shall be liable for any transfers authorized by you. If you permit other persons to use the Service or your password, you are responsible for any transactions authorized from your accounts. If you believe an unauthorized transaction was in connection with the Service, call us **immediately** at 303-458-6660 or write to: Rocky Mountain Law Enforcement FCU 700 W 39th Ave., Denver, CO 80216. Calling us is the best and fastest way of keeping your possible losses to a minimum.

Errors and Questions

Notify us immediately if you believe your statement or receipt is wrong or if you need more information about a transaction listed on your statement. We must hear from you no later than sixty (60) calendar days after we sent the FIRST statement on which the problem or error appeared. Your inquiry must include at least the following information:

1. Your name and member number,
2. A description of the error or the transaction you are unsure about and an explanation of why you believe it is an error or why you need more information,
3. The dollar amount of the suspected error, and
4. The date of occurrence.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days. We will generally tell you the results of our investigation within ten (10) business days of our receipt of your complaint or question (20 business days if the transaction involved an account opened within the past 30 days). If we need more time, however, we may take up to forty-five (45) days. If we decide there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

Data Recording

When you access Internet Banking to conduct transactions, the information you enter may be recorded. By using Internet Banking, you consent to such recording.

No Signature Required

When using Internet Banking to conduct transactions, you agree that RMLEFCU may debit your account to complete the transactions, or honor debits you have not signed.

Disclosure of Account Information to Third Parties

We will disclose information to third parties about your account or transfers you made:

1. When it is necessary to complete the transfers;
2. In order to verify the existence and conditions of your account for a third party, such as a credit bureau or merchant;
3. In order to comply with a government agency or court orders;
4. If you give us written permission; or
5. As otherwise provided or required by law.

Charges

You will not be charged for the "view accounts", or "transfer funds" features of RMLEFCU Internet Banking. NOTE: Your accounts and loan accounts are still subject to the fees, charges, balance requirements, etc. articulated in the Account Contract, Loan Agreement, and our Fee Schedules.

Alterations and Amendments

The terms of this Agreement, applicable fees, and service charges may be altered or amended by RMLEFCU from time to time. In such event, RMLEFCU shall send notice to you either at your address as it appears on RMLEFCU records or by online notice through Internet Banking. Any continuation of Internet Banking after RMLEFCU sends you a notice of change will constitute your agreement to such change(s). Further, RMLEFCU may, from time to time, revise or update the RMLEFCU internet banking programs, services, and/or related material(s) rendering such prior versions obsolete. Consequently, RMLEFCU reserves the right to terminate this Agreement as to all such prior versions of the RMLEFCU internet banking programs, services, and/or related material(s) and limit access to more recent versions and updates of such internet banking programs, services, and/or related material(s)

Address Changes

You agree to promptly notify RMLEFCU of any address change.

Termination or Discontinuation

The use of the Internet Banking Service does not require subscription on your behalf; therefore, termination of the Internet Banking Service by you is done by not accessing or using the Service. However, any transactions or

payments you have previously authorized will be completed as instructed. Neither termination nor discontinuation shall affect your liability or obligation under this Agreement.

Payee Limitation

RMLEFCU reserves the right to impose a frequency or dollar limit on your use of the Service, or refuse to make any payment you have directed in the sole and absolute discretion of the Credit Union. RMLEFCU is obligated to notify you promptly if it decides to refuse to complete your payment instruction. This notification is not required if you attempt to make payments which are prohibited under this Agreement or by applicable law.

Disputes

In the event of a dispute regarding Internet Banking, you and RMLEFCU agree to resolve the dispute by looking to this account contract and loan Agreement. You agree that this Agreement is the complete and exclusive statement of the agreement between you and RMLEFCU, which supersedes any proposal or prior agreement, oral or written, and any other communications between you and RMLEFCU relating to the subject matter of this Agreement. If there is a conflict between what one of RMLEFCU employees says and the terms of this Agreement, the terms of this Agreement shall govern.

Assignment

You may not assign this Agreement to any other party. RMLEFCU may assign this Agreement to any present or future, directly or indirectly, affiliated company. RMLEFCU may also assign or delegate certain rights and responsibilities under this Agreement to independent contractors or other third parties.

No Waiver

RMLEFCU shall not be deemed to have waived any of its rights or remedies hereunder unless such waiver is in writing and signed by RMLEFCU. No delay or omission on the part of RMLEFCU in exercising any right or remedy shall operate as a waiver of such right or remedy or any other rights or remedies. A waiver on any particular occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

Captions

The captions of sections hereof are for convenience only and shall not control or affect the meaning or construction of any of the provisions of this Agreement.

Governing Law

This Agreement shall be governed by the laws of the State of Colorado and by applicable Federal laws and regulations, and any disputes arising under the Agreement shall be resolved in the District Court for Denver County, Colorado. You also specifically agree that in the event a dispute requires court action; you hereby specifically waive all rights to a trial by jury.

Federal Disclosure

You agree to accept this disclosure online rather than a paper disclosure. We recommend you print the entire Agreement and Disclosure for your records. If you are unable to print this, please request a paper disclosure to be mailed to you.

Contact Us

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