

Roanoke Postal Employees' Federal Credit Union
Our Members. Our Strength. Our Future.

**Roanoke Postal Employees' Federal Credit Union Internet Banking
END USER AGREEMENT**

Please read carefully and print a copy for your records.

1. Roanoke Postal Employees' Federal Credit Union Internet Banking Product is provided as a service of Roanoke Postal Employees' Federal Credit Union and permits access to member account information and, upon request, allows account transactions to be conducted. By accessing Roanoke Postal Employees' Federal Credit Union Internet Banking you verify that you are the account holder or you have full legal authority granted by the account holder to obtain information and conduct transactions.
2. Roanoke Postal Employees' Federal Credit Union (RPEFCU) has provided an Account Number and Access Code which are required in order to permit your first access through RPEFCU Internet Banking. You authorize RPEFCU to follow any instruction entered through RPEFCU Internet Banking using your Access Code. During your first access to you should change your Access Code. You are responsible to make sure that the Account Number and Access Code are maintained in a secure manner and not disclosed to any person who is not authorized to obtain account information or conduct transactions on your account.
3. RPEFCU and any other companies or entities involved in the design, development or operation of RPEFCU Internet Banking are not responsible and shall not have any liability for any loss, expense, injury, cost or damage resulting from any access obtained to account information or any transactions conducted on any account which occur prior to notice by you to RPEFCU that the Account Number or Access Code may have been disclosed to or obtained by any unauthorized person.
4. If you use any method of storing the Account Number and Access Code on your computer, you are solely responsible for any access obtained to account information or any transactions conducted on any account. If you have reason to believe that the Account Number or Access Code has been disclosed to or obtained by an unauthorized person, you are required to immediately notify RPEFCU.
5. In order to use RPEFCU Internet Banking, you are required to use browser software which utilizes appropriate security protections. You must use a browser with a minimum 128-bit encryption such as Microsoft Internet Explore 4.0 (or higher) or Netscape Navigator 4.0 (or higher). If you fail to use the designated browser software, RPEFCU and any other entities involved in the design, development or operation of RPEFCU Internet Banking are not

responsible for loss, expense, injury, cost or damage resulting from any access obtained to account information or any transaction conducted on any account.

6. When connected to or using RPEFCU Internet Banking, you are required to ensure that no unauthorized persons have access to your computer. If you fail to maintain direct control and supervision over your computer or otherwise fail to ensure that no unauthorized persons have access to your computer when connected to or using RPEFCU Internet Banking, RPEFCU and any other companies or entities involved in the design, development or operation of RPEFCU Internet Banking are not responsible for any loss, expense, injury, cost or damage resulting from any unauthorized (non-authorized) access obtained to account information or any transactions conducted on any account.

7. By accessing, you acknowledge that you have read the terms of this agreement and that you agree to be bound by these terms, including the provisions which state that RPEFCU and any other companies or entities involved in the design, development or operation of RPEFCU Internet Banking Product are not responsible for any loss, expense, injury, cost or damage resulting from any access obtained to account information or any transactions conducted on the account.