

VIRTUAL BRANCH SITE DISCLOSURE

RADIUS FEDERAL CREDIT UNION

Please read these Terms, Conditions, and Disclosures before using Virtual Branch Online Services with Radius Federal Credit Union. You may obtain a copy of this document at the Credit Union's offices or by calling us at (716)-875-1747 or our toll free number at (800)-491-0256.

General. The terms, conditions, and disclosures that appear below apply to our Virtual Branch Services. If you apply for the Services, you agree that your use of the Services will be governed by the terms of your Membership Account Agreement, these Terms, Conditions, and Disclosures, and any additional terms, conditions, or disclosures that may be provided to you when your application is approved. In these Terms, Conditions, and Disclosures the words "we," "us," "our," and "Credit Union" refer to Radius Federal Credit Union (RFCU). "You" and "your" refer to each person who applies for the Services, and each Account owner or other person authorized to transact business on any RFCU account that may be accessed by way of the Services.

Computer Equipment and Software. You will need to have a personal computer, an Internet Service Provider and a browser such as Microsoft Internet Explorer, Mozilla Firefox, Google Chrome, or Safari to access the Services. Not supported by Virtual Branch includes Microsoft Internet Explorer 10 and Safari 6 and 7. As stated in the Virtual Branch requirements document, the only devices certified for access to Virtual Branch are Windows and Apple/Macintosh PC's and Laptops. You are responsible for any and all access or services fees that may be assessed by your Internet Service Provider.

RFCU DOES NOT MAKE ANY WARRANTIES ON EQUIPMENT, HARDWARE, OR SOFTWARE, WITH RESPECT TO YOUR INTERNET SERVICE PROVIDER, EITHER EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

We are not responsible for any loss, damage or injury, whether caused by your equipment or software, the Services, or any technical or editorial errors contained in or omissions from any user guide related to the Services. We will not be responsible for any direct, indirect, special or consequential damages arising in any way out of the installation, use or maintenance of your equipment, software or the Services, except where the law requires a different standard. You agree to be bound by and to comply with any requirements in any user guide, instructional manual, or other instructions that we may provide to you in connection with the Services.

Additional Services. We may introduce new Services or enhance the existing Services from time to time. We will notify you when these new or enhanced Services are available. By using these Services when they become available, you agree that they will be governed by these Terms, Conditions, and Disclosures as well as any additional terms, conditions, and disclosures we may provide to you.

PIN Security. You agree to keep your PIN in confidence, to refrain from disclosing your PIN to any third party and to refrain from recording or displaying your PIN in such a manner that it will be accessible by third parties. You agree that the use of the PIN by you, and other applicant, any party to any of your Accounts which may be accessed by the PIN, anyone you permit or authorize to use your PIN, and anyone to whom you shall be liable. You will be responsible for reporting the loss, theft, or compromise of your PIN to us as soon as possible after the loss, theft, or compromise.

Electronic Communication. You expressly agree that we may send any required disclosures or information to you by electronic communication. The term "electronic communication" means a message transmitted electronically in a format that allows visual text to be displayed on electronic equipment such as a personal computer monitor.

Stop Payment. When you arrange for a Service, you acknowledge and agree that you may not stop payment of account transfers initiated through your use of the Services.

Termination of Radius Federal Credit Union's Virtual Branch Services. You agree that we may terminate this Agreement and your use of the Services if you or any authorized user of your Account or your PIN fail to comply with the terms and conditions set forth in this Agreement, or in any other Agreement you have with us, or if we have reason to believe that there has been or may be any unauthorized use of your Account or your PIN. You or any other party to your Account can terminate this Agreement and the Services by notifying us in writing. Termination

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will be effective on the first business day following our receipt of your written notice. However, termination of this Agreement or the Services will not affect the rights and obligations of the parties to this Agreement for transactions initiated prior to termination. Notwithstanding your termination of this Agreement or the Services, you will remain responsible for any transactions initiated by any person to whom you have furnished your PIN.

Amendments to this Agreement. We reserve the right to amend this Agreement and to change the terms and conditions governing our Virtual Branch services at any time subject to such notice as may be required by applicable law. Your use of the Services following receipt of any such notice will constitute your acceptance of any such change. Your use of the Virtual Branch Online Services is subject to existing regulations governing your Accounts and any future changes to those regulations.

Enforcement and Governing Law. You agree to be liable to us for any liability, loss or expense which we may incur as a result of any dispute involving your Accounts or the Services. You authorize us to deduct such liability, loss or expense from your Account without prior notice to you. This Agreement shall be governed by and construed in accordance with all applicable federal laws and all applicable substantive laws of the State of New York, and by the bylaws of the Credit Union as they now exist or may be hereafter amended. You agree that if there is any inconsistency between the terms of the Agreement and any applicable law, regulation or rule, the terms of this Agreement will prevail to the extent that any such law, regulation or rule may be modified by agreement between us.