

MECU Anywhere Online Banking Agreement

Members Exchange Federal Credit Union (Members Exchange or we) and the below named member(s) (member or you) hereby agree as follows:

Introduction

This page explains the terms and conditions for our Online Banking Service (**MECU Anywhere**) and provides certain disclosures and information to you concerning the service. Each of your accounts at Members Exchange is also governed by the Membership Agreement and Account Terms and Conditions, Electronic Funds Transfer Agreement and Disclosure, Funds Availability and Truth in Savings Disclosure you received when you opened your account. You may request a copy by contacting us at 601-922-3350 or visit our website at: mecuan anywhere.com. You understand that Members Exchange may terminate or restrict MECU Anywhere services or transactions without notice, and you may terminate this agreement at any time by providing us written notice to: Members Exchange Federal Credit Union, P.O. Box 31049, Jackson, MS 39286.

How to Access Your Accounts

To access your accounts through MECU Anywhere, you must have your member number and an MECU Anywhere ID and password. This information is requested when you enter MECU Anywhere and this is also the same information used to access your account via our Mobile App.

The password that is used to gain access to your information should be kept confidential, just as you would keep your PIN numbers and security codes confidential. For your protection, you will be required to change your home banking password regularly. It is recommended that you memorize this password and do not write it down. You are responsible for keeping your password, account numbers and other account data confidential. You understand and agree that you will be responsible for all transactions made by you or an authorized signer on your account. If you believe your password has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call 601-922-3350 between 9 am and 5:30 pm Monday through Friday, or email us at: mobile@memexcu.com or write us at Members Exchange Federal Credit Union, P.O. Box 31049, Jackson MS 39286.

All monetary transactions via MECU Anywhere will be completed and subject to the available funds in your account.

Communication

You may communicate directly with Members Exchange through our website and through MECU Anywhere. Please do not include any obscene, libelous, or defamatory content in your communication. You cannot use E-mail to initiate transactions or change information. To contact us, please use the appropriate secure functions within MECU Anywhere, call 601-922-3350 or visit one of our branches for assistance.

MECU Anywhere Online Banking Services

In order to remain eligible for MECU Anywhere, you must remain a member of Members Exchange in good standing. The following transactions may be performed through MECU Anywhere:

- Obtain account information related to any of your Members Exchange share or loan accounts, including current balances, checking account history, share dividends and rates, loan interest and balances, and payroll and automatic deductions,
- Transfer funds
- Withdraw funds from savings or checking accounts or obtain loan advances in the form of a check payable to you and mailed to you at your address in our records,
- Transfer money to make your loan payment(s) at Members Exchange from any savings or checking account of yours,
- Make bill payments to merchants,
- Download account and loan statements,
- Place stop payment requests on single items. Please contact the credit union for stop payments on a series of numbers,
- View cleared check images,
- Receive special alerts and announcements,
- Update your profile, and
- Elect to receive email notices and retrieve all periodic statements on your accounts and loans electronically, instead of having paper statements mailed to you.
- Financial Institution to Financial Institution transfer (FI to FI transfers)

Additional Services

From time to time, Members Exchange will announce additional services which are available through MECU Anywhere. Your use of these services will constitute acceptance of the terms and conditions presented at the time they are announced.

Access Limitations

Members Exchange reserves the right to limit the amount of online access per month or per session.

Operating Systems & Browser Compatibility

MECU Anywhere is designed to operate using modern web technologies and protocols, ensuring compatibility with a wide range of systems. The online banking section uses TLS encryption and requires a browser with a valid security certificate.

System Configuration

You are responsible for selecting, configuring, and maintaining your systems, hardware, and Internet service. This includes ensuring that your computer is free from viruses and other malicious software.

Browser Requirements

No additional software is necessary. You will need:

- Internet Access and a personal email address.
- An Internet browser that supports secure communications, including the latest TLS protocols. MECU Anywhere is compatible with the latest versions of browsers such as Google Chrome, Mozilla Firefox, Microsoft Edge, and Safari.
- Adobe Acrobat Reader to view statements is not required, since most modern web browsers have built-in capabilities to display PDF files.

Cookies

MECU Anywhere requires the use of cookies. To enable cookies, access your browser's settings and ensure that cookies are allowed.

Privacy

MECU Anywhere operates a private system for member use, employing TLS encryption and digital server authentication to protect your information. We log all home banking logins and collect data on usage patterns for internal review and product improvement. We do not sell or trade this information, except when required by law.

Liability for Unauthorized Transfers

Notify us immediately if you believe your password has been lost, stolen or otherwise became available to an unauthorized person and immediately change your password from within MECU Anywhere. You risk losing all of the available funds in your account if you do not notify us immediately at 601-922-3350.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get any money back any money you lost after the after the 60 days if we show that we could have stopped someone from taking the money if you would have told us in time. You will be responsible for any bill payment request you make that contains an error or is a duplicate of another bill payment. We are not responsible for a bill payment that is not made if you did not properly follow the instructions for making a bill payment.

If you believe your password has been lost or stolen or that someone has conducted a transaction within your account without your permission, call:

Phone: 601.922.3350 or 800.748.9459

E-mail us at: mobile@memexcu.com

or write

Members Exchange Federal Credit Union

P.O. Box 31049

Jackson, MS 39286

Our Liability

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions.

We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer;
- If the online banking equipment or software was not working properly and you knew about the breakdown when you started the transfer;
- If circumstances beyond our control (such as fire or flood) prevent the transfer despite reasonable precautions that we have taken.

We shall not be responsible for any other loss, damage or injury whether caused by the equipment, software and/or the Online Banking service (MECU Anywhere), nor shall we 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 and/or MECU Anywhere, except where the law requires a different standard. We do not make any warranties concerning the equipment, the software or any part thereof, including, without limitations, any warranties of fitness for a particular purpose or warranties of merchantability.

Errors and Questions

In case of errors or questions about your electronic transfers, telephone us at 601-922-3350 or 800-748-9459 or write us at Members Exchange Federal Credit Union, P.O. Box 31049, Jackson, MS 39286 as soon as you can. We must hear from you no later than sixty (60) days after you learn of the error. You will need to tell us:

- Your name and account number
- Why you believe there is an error and the dollar amount involved
- Approximately when the error took place

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 tell you the results of our investigation within ten (10) business days and correct any error promptly. If we need more time, we may take up to forty-five (45) days to investigate the complaint. If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents we used in our investigation. If you need more information about our error resolution procedures, call us at the telephone number shown above.

Business Day

Our business days are Monday through Friday. Holidays not included.

Governing Law

This agreement shall be governed by and constructed in accordance with the laws of the State of Mississippi.

Fees

There is no fee for accessing your account(s) through MECU Anywhere. We do, however, reserve the right to do so in the future and will provide 30 days advance notice to all users through the system.

Alerts

Account Alerts can be sent to you via email or a text to your mobile device. You can set up Alert Notifications regarding activity on your accounts. You are responsible to input accurate information to set up the Alert Notification. The Alerts service is a tool for managing accounts; however, Alerts should not be relied upon solely for account information. Although Members Exchange makes every effort to ensure Alerts are delivered as expected, there are conditions that may make the Alerts unreliable such as, but not limited to: spam filters, relay detectors, inaccurate or obsolete email addresses, network or system failures, etc. Members Exchange recommends that the service be tested prior to regular use to identify any limiting conditions that may be present. Members Exchange does not guarantee the delivery of any Alert. A sample of Alerts that you can establish through MECU Anywhere are as follows:

- Your balance has fallen below a level of your choosing
- A deposit has been made to any of your accounts
- A loan payment reminder
- You have insufficient funds to cover a transaction
- Maturing Certificate
- Maturing Loan
- Expiring Bill Payment
- Statement

- Bill Payment Failed
- Mailing Address Changed
- Incoming ACH Credit
- Invalid Login
- ID Change
- Successful Login
- Password Change
- Personal Reminders

Online Transfer Service

You can transfer funds between accounts at Members Exchange through MECU Anywhere. Using your regular transfer option, you can move money between your accounts (like checking and savings). This option can also be used to make a loan payment (like checking to loan).

Transfer to another member – This is reviewed and granted on a case-by-case basis. An application must be submitted and approval must be granted in order to transfer money to and from another member's account.

Mobile Banking Service

The terms and conditions applicable to Members Exchange Federal Credit Union's MECU Anywhere also apply to our Mobile Banking services. Members Exchange offers mobile banking as a complimentary service. However, a data service plan is required to use this service, and any charges associated with data usage are the responsibility of the user.

Members Exchange does not support individual mobile devices. We are not responsible for any errors or failures resulting from any malfunction of your mobile device, browser, or software. You are responsible for the security and appropriate configuration of your device's settings.

Members Exchange is not liable for any virus or related problems that may be associated with the use of the MECU Anywhere online system. We encourage users to ensure their devices are protected by up-to-date antivirus software.

Overdrafts

You promise to keep enough money in your account(s) to cover payments and transfers that you request. You promise not to use the Service to create an overdraft in an account. However, if an overdraft is created, you agree to pay us for the amount of the overdraft and to pay our standard overdraft charge in effect immediately and upon demand.

Statements

All transactions generated by you through MECU Anywhere will appear on your monthly or quarterly statement.

E-Statements

E-Statements are available through MECU Anywhere. If you agree to receive your statements in electronic form through MECU Anywhere, you must present a valid email address to receive notice that your e-statement is available. Your e-Statement notice will be made sent via email if a valid address is provided; however, no notice of availability will be sent or received if the information you provide is incorrect or out of date. You may choose to receive your statements in a non-electronic form at any time

by contacting the credit union at 601-922-3350. There is no fee for receiving your statements in a non-electronic form or for withdrawing from e-Statements. However, there is a fee for receiving a paper statement if you hold a Business Account with Members Exchange.

You understand the software and hardware necessary to view and print an electronic statement is listed below.

Minimum Requirements For Viewing and Saving E-Statements:

- **Authorization:** You must be registered as an authorized user of Members Exchange.
- **PDF Viewing:** The ability to view PDF files is essential. This can be achieved through:
 - **Adobe Acrobat Reader:** Ensure you have the latest version installed.
 - **Modern Web Browser:** Current versions of browsers like Google Chrome, Mozilla Firefox, Microsoft Edge, and Safari have built-in PDF viewers.
- **Printing:** Access to a printer capable of printing PDF files if physical copies are needed.

Privacy Disclosure

The circumstances under which we may provide information about your accounts to third parties are summarized in our current privacy notice. You may access the privacy notice at mecuanywhere.com or request a paper copy by writing to Us at Members Exchange Federal Credit Union, 107 Marketridge Drive, Ridgeland MS 39157 or P.O. Box 31049, Jackson, MS 39286 or contact us at 601-922-3350.

Protecting children’s privacy online

We do not knowingly collect or use personal information from children under age 13 from our websites without obtaining verifiable consent from their parent(s). We are not responsible for the data collection and use practices of nonaffiliated third parties to which our websites may link. For more information about the Children’s Online Privacy Protection Act (COPPA), visit the FTC website: www.ftc.gov.

Email

I agree that Members Exchange Federal Credit Union may send me via email information and marketing flyers about Members Exchange Federal Credit Union.

By enrolling and using MECU Anywhere, you acknowledge that you have read and are agreeing to the above disclosure and your enrollment is equivalent to signing an agreement document.