

RIVERSIDE COMMUNITY CREDIT UNION
INTERNET BANKING AGREEMENT
"RCCU HOME BANKING"

1. RCCU's Home Banking Product is provided as a service of Riverside Community Credit Union and permits access to member account information and also allows account transactions to be performed. By accessing RCCU's Home Banking product you verify that you are the account holder or you have full legal authority granted by the account holder information to perform transactions.
2. Riverside Community Credit Union has provided an account number and Personal Identification Number (PIN) which are required in order to permit access through RCCU's Home Banking Product. You authorize Riverside Community Credit Union to follow any instructions entered through RCCU's Home Banking Product using your password. You are responsible to make sure that the account number and PIN are maintained in a secure manner and not disclosed to any person who is not authorized by you to obtain account information or perform transactions on your account.
3. Riverside Community Credit Union and any other companies or entities involved in the design, development or operation of RCCU's Home Banking Product 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 performed on any account which occur prior to notice by you to Riverside Community Credit Union that the Account Number or PIN may have been disclosed to or obtained by any unauthorized person, other than those transactions for which we are responsible, as explained through our EFT Agreement.
4. If you use any method of storing the Account Number and PIN on your computer, you are solely responsible for any access obtained to account information or any transactions performed on any account. If you have reason to believe that the Account Number or PIN has been disclosed to or obtained by an unauthorized person, you are required to immediately notify Riverside Community Credit Union.
5. In order to use RCCU's Home Banking Product, you are required to use browser software which utilizes appropriate security protections. You must use a browser with a minimum of 128-bit encryption such as Microsoft Internet Explorer 4.0 (or higher) or Netscape Navigator 4.0 (or higher). If you fail to use the designated browser software, Riverside Community Credit Union and other entities involved in the design, development or operation of RCCU's Home Banking Product are not responsible for loss, expense, injury, cost or damage resulting from any access obtained to account information or any transaction performed on any account.

6. When connected to or using RCCU's Home Banking Product, 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 RCCU's Home Banking Product, Riverside Community Credit Union and any companies or entities involved in the design, development or operation of RCCU's Home Banking Product are not responsible for any loss, expense, injury, cost or damage resulting from any unauthorized access information or any transactions performed on any account.

7. By Accepting this agreement, you acknowledge that you have received a Riverside Community Credit Union Home Banking Product account information brochure including an Electronic Funds Transaction agreement, Truth-in-Savings and Privacy Disclosures, have read the terms of this agreement and that you agree to be bound by these terms, including the provisions which state that Riverside Community Credit Union and any other companies or entities involved in the design development or operation of RCCU's Home Banking Product are not responsible for any loss, expense, injury, cost or damage resulting from any access obtained to account information or any transactions performed on the account. Further, you understand that by accepting this agreement, the current date will be logged as part of your account records and RCCU's Home Banking Product will be activated for your account.