

Ukrainian National Federal Credit Union FlexTeller Account Access Agreement

The undersigned Ukrainian National Federal Credit Union (UNFCU) member requests that UNFCU shall permit member's account access to FlexTeller online banking. If we approve FlexTeller for your account, a separate temporary password will be assigned to you. You must use your password along with your account number to access your account. Member agrees to change the initial temporary password to a password of Member's choosing. Member agrees to maintain the highest level of security with regard to the initial password and all subsequent FlexTeller access passwords and understands that such security is Member's sole responsibility. Member agrees to keep your password absolutely confidential, and ensure that they are never disclosed, accidentally or otherwise, to anyone else. Neither UNFCU nor any of its representatives shall ever ask for Members password.

Member's accounts can be accessed under FlexTeller via personal computer. FlexTeller will be available for your convenience twenty-four (24) hours per day. This service may be interrupted for a short time each day for data processing. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below required balance, or otherwise require us to increase our required reserve on the account. All checks are payable to you as a primary member and will be mailed to your address of record. We may set other limits on the amount of any transaction and you will be notified of those limits. We may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction, and there may be limits on the duration of each access.

UNFCU assumes no responsibility and Member agrees that no such responsibility shall be attached to UNFCU, to discover, audit, or report to Member any possible breach in security or use of Members password. Member agrees to promptly notify UNFCU of any security compromise, or potential security compromise, of Members password. Member agrees Member shall be and is solely responsible for liability, loss, or damage, if any, resulting from UNFCU's actions, direct or indirect, which result from requests and instructions received by UNFCU via FlexTeller when access to Member's account is gained by use, authorized or otherwise, of Member's password and Member does further indemnify and forever hold harmless UNFCU from any and all such liability, loss or damage.

Member authorizes UNFCU to honor and act upon all requests and instructions which UNFCU receives via FlexTeller with regard to Member's account(s). Member agrees to release UNFCU from responsibility or liability for any inaccuracy, interruption, delay or failure in transmission, and to indemnify and hold UNFCU harmless against claims based thereon, when same are occasioned by any circumstance beyond UNFCU's reasonable control, including but not limited to circumstances associated with the following: FlexTeller availability, wire service availability, weather, power failure, communication line failures, and errors or the lack of responsiveness of other organizations or entities.

UNFCU agrees to use reasonable efforts to act upon all instructions received via FlexTeller with regard to Member's account(s) on the UNFCU day of receipt, when such instructions are received prior to deadlines set by UNFCU. UNFCU may use any means and routes that UNFCU, in its sole discretion, considers suitable for the transmission of fund transfer requests and all other requests. Member assumes full and sole responsibility for all requests and instructions made via FlexTeller with regard to Member's account(s). The individual terms and conditions of Member's account(s) shall continue to apply in all respects.

UNFCU may, at its sole option (but not obligation), verify instructions by inquiry to Member at the telephone number(s) specified by Member in the various account records with UNFCU. Said telephone number may be changed by written request of Member, however, such change shall not be effective until received by UNFCU. Member agrees to assign no responsibility whatsoever to UNFCU beyond the duty to exercise ordinary care, and Member agrees that UNFCU shall be conclusively deemed to have exercised ordinary care when UNFCU follows the instructions received via FlexTeller and pursuant to the procedures stated therein.

Member shall have no right to reverse, adjust or revoke an instruction after it is received by UNFCU, except by mutual agreement between UNFCU and Member. If Member's account does not contain sufficient funds to accomplish a transfer, UNFCU may, at its sole discretion, debit the account into overdraft and not be liable for damage to Member as a result thereof; however, UNFCU shall not be obligated to debit Member's account into overdraft. Member shall pay overdrafts, if any, upon demand, in accord with the terms and conditions of Member's account.

Member agrees to pay such fees as UNFCU may impose in accordance with UNFCU's fee schedule policy and to reimburse UNFCU for any direct or indirect charges or expenses incurred by UNFCU. Such fees may be debited from Member's account at the discretion of UNFCU.

UNFCU may terminate this Agreement with you or withdraw your access to FlexTeller at any time, without notice to you, in which case this Agreement will continue to apply in respect of your past access. UNFCU will not be liable for any losses, damages, expenses or inconvenience that results from our withdrawal of your access.

The terms and conditions of this agreement is subject to change. Member agrees that acknowledgement and acceptance of these changes via acceptance on the FlexTeller portal shall be deemed to amend this agreement.

Credit Union Copy

_____ Member Initialed

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