

CENTRAL VERMONT MEDICAL CENTER, INC. CREDIT UNION

FISHER ROAD
P.O. BOX 547
BARRE, VERMONT 05641
(802) 371-4211
FAX (802) 371-5359

Services

The Home Banking System from Central Vermont Medical Center Inc., Credit Union enables our member too:

- Withdraw funds, subject to minimum balance requirements, from regular share or High Yield Account. Checks are made payable to you and mailed to you at the address on record at the Credit Union
- View loan and deposit account balances
- Transfer funds between checking, regular share, and high yield account(s)
- Pay loans with the Credit Union
- View account history
- Download account history to your hard drive or to financial software Microsoft Money or, in a format accepted by Microsoft Excel
- Determine which checks we paid on your behalf
- View images of checks that were paid, and print (front and bank) of paid checks
- View account information for checking, regular shares, high yield accounts, certificate(s) of deposit and loans
- Use the Home Banking Bill Pay feature to set up and manage the payment of your bills

From time to time, the Credit Union may enhance the Home Banking System. We agree to notify you of enhancements and new services and by using them you agree to be bound by the obligations and conditions concerning use of these features. You also agree to be bound by all the terms and conditions of any separate instructions that may be provided in conjunction with this system and any and all applicable state and federal laws and regulations. However, if a change or enhancement is made to the website for security purposes, the Credit Union can make the change without giving you prior notice.

Such services are subject to change at any time without prior notice to you.

Transfer between Credit Union accounts

You authorize the Credit Union to transfer funds electronically between your designated accounts according to your instructions initiated through the Home Banking System. Transfer transactions effect your accounts no later than the morning of the next following business day.

Transfer Limitations

For all share and high yield accounts, no more than six (6) preauthorized, automatic, or internet transfers and withdrawals may be made from each account to another account of yours or to a third party in any month, and no more than three (3) of these six (6) may be made by check, draft, or access card to a third party. If you exceed these limitations, your account may be subject to a fee.

Electronic Mail

Electronic mail (e-mail) outside of the Home Banking System is addressed to "Contact Us" – see Home Page. Please note, however, that messages sent via your personal e-mail may be

intercepted by third parties and are not protected by the Home Banking System. Personal e-mail should not be used to communicate sensitive account information.

Central Vermont Medical Center Credit Union is responsible for making reasonable efforts to fulfill only those account requests actually received via the Home Banking System. We may not be held accountable for any loss resulting from the delay or failure to transmit a message due to user error, malfunction of equipment, natural impediments and/or inaccurate or incomplete information.

Third Party Disclosures

We will disclose information to third parties about your account or transfers:

- When it is necessary for completing transfers;
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant;
- In order to comply with government agency or court order;
- If you give us written permission.

Security

Notify us immediately if you believe your AccessID and/or password has been lost, stolen, used without your consent or compromised in any way. We may suspend your access until a new password has been established.

Telephoning is the best way to reduce possible losses. Failure to notify the Credit Union could result in a loss of money in your account as well as any funds available in your overdraft line of credit. If you notify the Credit Union of the loss or theft of your AccessID and/or password within two business days after you learn of it, your loss will be limited to \$50. If you fail to tell the Credit Union within two business days and the Credit Union can prove it could have prevented the loss, you could lose as much as \$500. You have 60 days after your statement is mailed to you to tell the Credit Union of any transactions you did not make. If you fail to notify the Credit Union within 60 days, you may not get your money back. You understand the Credit Union may extend this period if you can provide a good reason for not notifying it sooner.

Statements

Paper statements are mailed to members with a checking account each month. Paper statements are mailed to all other members quarterly. All transactions generated through the Home Banking System will appear on your monthly or quarterly statement. No other receipts will be sent.

Liability

If we do not complete a transaction for which you received a confirmation number or the transaction is not completed for the correct amount, we may be liable for your reasonable losses or damages except when:

- If, through no fault of the Credit Union, you do not have enough money in your account;
- If the transaction would exceed the credit limit on your overdraft line of credit;
- If circumstances beyond the Credit Union's control prevent the transaction from taking place;
- If your account is subject to legal process or encumbrance restricting the transaction;
- There may be other exceptions stated in our agreement with you.

Unauthorized Transfers and Error Resolution

In case of errors or questions about electronic transfers appearing on your statement, please call us at (802) 371 4211, or write us at P. O. Box 547, Barre, VT 05641 as soon as you can, if you

believe a transaction/transfer on your statement is incorrect, or when you need more information about a transfer listed on the statement. We must hear from you within sixty (60) days after we sent the first statement on which the suspected problem or error appeared. You must provide the following information to us:

- The name and account number.
- A description of the error or the transaction/transfer you are unsure about, explaining why you believe it is an error.
- The dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation. We will tell you the results of our investigation with 10 business days (20 business days in the case of a transfer initiated outside the United States) after we hear from you and we will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days in the case of a transfer initiated outside the United States) to investigate your complaint or question. If we decide to do this, we will give you provisional credit within 10 days (20 business days in the case of a transfer initiated outside the United States) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint in writing and we do not receive it within 10 business days, we may not give you provisional credit.

Business days are Monday through Friday, excluding holidays.

Termination of Service

Termination of this agreement, whether by you or by Central Vermont Medical Center Inc., Credit Union, will not affect any of the Credit Union's rights or your obligations arising from the use of the Home Banking System before termination or your continued use after termination.

Termination by the Credit Union

At any time and at our discretion, without notice or liability, we may suspend or terminate your access to the Home Banking System of Central Vermont Medical Center Inc., Credit Union in whole or part without prior notice if we believe you have:

- Compromised the confidential integrity of the service;
- Caused the Credit Union a loss;
- Abused the service (including, but not limited to, remaining connected to the system for inordinate periods of time).

Termination by the Member

You may terminate this agreement at any time by notifying the Credit Union in writing or via e-mail to "Contact Us" from the Home Page {hot button here} . Please allow five business days for processing your cancellation notice. You will be responsible for all payments and/or transfers you have requested prior to termination and for all other charges, fees and taxes incurred. You must cancel all outstanding payment and/or transfer orders within the five-day notification period. We will not be liable for payments and/or transfers not cancelled or made due to your actions or inactions related to service termination.

Fees

Currently no fees are assessed for services available via the Home Banking System provided by Central Vermont Medical Center Inc., Credit Union. Home Banking System fees, were they to apply, would be described in your Electronic Funds Transfer Agreement and Disclosure (Regulation E). Central Vermont Medical Center Inc., Credit Union reserves the right to assess fees provided the Credit Union notifies you of changes as required by law.

Credit Union Liability

The Credit Union makes no warranties on equipment, hardware, software or Internet provider service or any part of them, expressed or implied, including without limitation any warranties of merchantability or fitness for a particular purpose. The Credit Union is not responsible for any loss, injury or damages (whether direct, indirect, special or consequential) caused by the Internet provider, any related software, the Home Banking System or the use thereof. The Credit Union is also not responsible for any loss, injury or damages arising from the installation, use or maintenance of your personal computer hardware, software or other equipment.

We assume no liability due to your inability to access the Home Banking System for any reason including, but not limited to, communication problems or interruption and equipment failure.

We accept no responsibility for omissions from any equipment failure or damage, computer viruses, or software damage that may occur as a result of your use of the Home Banking System online service.