

Wawa Employees' Credit Union (Wawa ECU or we) and the below named member(s) (member or you) hereby agree as follows:

Introduction:

This policy explains the terms and conditions for accessing our online Banking Service and provides certain disclosures and information to you concerning the service. Each of your account(s) at Wawa Employees' Credit Union is also governed by the applicable account disclosure/agreement and Truth in Savings disclosure you received when you opened your account.

How to Access Your Account(s):

To access your account(s) through our online banking service, you must have your account number and an online banking PIN (Personal Identification Number). This information is requested when you enter our online banking page.

The PIN that is used to gain access to your information should be kept confidential, just as you would keep other PIN security codes confidential. For your protection we recommend that you change your online banking access PIN regularly. It is recommended that you memorize this PIN and do not write it down. If you believe that your PIN may have been lost or stolen, or that someone has gained or may gain access to your account(s) without your permission, notify Wawa Employees' Credit Union at once at 610-358-8030.

You cannot use E-mail to initiate transactions, change information or inquire about your account(s). We will not respond to these types of requests via E-mail since we cannot be certain we are corresponding with you. Please use the appropriate functions within our online banking service, call 610-358-8030 or visit the credit union.

To get an initial PIN for the online banking service, visit the credit union office or visit us at WWW.WAWACU.COM.

Fees:

There are no monthly fees and/or per transaction fees for accessing your account(s) through our online banking service. We do not intend to charge in the future for the service but reserve the right to do so after providing 30 days advance notice to all users at the online banking login page.

Your internet service provider (ISP) may charge you a fee to access the internet via its server. We have no control over ISP related fees.

Available Services and Limitations:

The following transactions may be performed by members through the service:

- Transfers:
You may transfer funds between your Shares or Loan Account(s) as the account agreements may allow. Transfers done through the service DO NOT immediately update on the ATM System. TRANSFERS WILL BE AVAILABLE AFTER 10:00 AM THE NEXT BUSINESS DAY AFTER THE DATE OF SUCH TRANSACTION but may occur sooner.
- Account Balances:
You may view your share and loan account balances. Because the credit union's computer system is not connected to the ATM system, transactions completed through the ATM system that affect these balances may not yet be included in the balance at the time you view it. In addition, there may be drafts written against your balance, or other electronic items such as debit card transactions, that have not yet been presented to the credit union for payment.
- Transaction History:
You may view the transaction history for any loan or share account. Because the credit union's computer system is not connected to the ATM system, it is possible that some transactions are not yet included in the history at the time you view it. In addition, there may be drafts written against your balance, or other electronic items such as debit card transactions, that have not yet been presented to the credit union for payment.

- PIN Changes:
If you are an online banking user, you may change your PIN at any time from within the online banking page. For your protection we recommend that you change your online banking PIN regularly.
- Check Orders:
You may reorder checks and/or view and order new check styles available through the credit union. We will not process check order requests if you do not have a checking account at the credit union.
- Check Search:
You may search for drafts that have cleared your account. You may also list clearings by date cleared or by check number. The oldest check available will vary but dates will go back, at a minimum, to your last regular statement date.
- Additional Services:
From time to time, we will announce additional services which are available through our online banking. Your use of these services will constitute acceptance of the terms and conditions presented at the time they are announced.

We reserve the right to limit access or cancel on-line access at any time.

Business Day:

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

Operating Systems and Security:

Our online banking site is designed to operate using World Wide Web technologies and protocols which are adaptable to a wide range of systems. The online banking section uses SSL encryption. Our server uses 40 to 128 bit encryption, depending on the user's browser.

We use cookies to help us administer the online banking section. Some browsers allow you to reject cookies from servers. If you do not allow us to set up a cookie upon entering the site, you will not be able to log in. The cookie we set contains information we need for security, and allows us to 'time out' your authority to view information. We place the cookie with instructions that can only be sent to the server in our online banking domain. A cookie cannot be used to extract data from your PC. We do not store your Access Code, User ID or PIN in your cookie.

The cookie we set will 'time out' your access authority to our online banking program. Until it "times out", you can come back to our online banking without logging in. After the time out period, you will need to log in again. Remember, most browsers will let you use a BACK button to view previously visited documents, even if your viewing authority has expired. For this reason, the only way to keep others from viewing your account(s) is to exit the browser when you are finished with your session. This is especially important if you are using a public or shared computer.

Privacy:

Our online banking database is a private system operated for the exclusive use of our members. We use SSL encryption and digital server authentication to insure the privacy of your information when sending data between our online banking server and your PC.

All online banking logins are logged by the server. For authenticated members who use online banking, we collect and store certain information such as how often you visit the online banking section, dates and times of visits and which pages are being used. We use this information for internal review and product evaluation only. We never sell, transfer or trade this information unless we are compelled to do so by law.

We may gather and store additional information available to us on failed login attempts and other activity we consider a threat to our system. In these cases, we will share this information with other companies, agencies and law enforcement officials as we see fit.

Liability for Unauthorized Transfers:

Tell us AT ONCE if you believe your PIN has been lost or stolen and immediately change your PIN from within the online banking page. A telephone call is the best way to notify us immediately. If you tell us within two (2) business days, you can lose no more than \$50, from your account if someone used your PIN without your permission. Otherwise it is possible to lose all the money in your account.

If you do NOT tell us within two (2) business days from the time you learn of the loss or theft of your PIN, and we can prove we could have stopped someone from using your PIN without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get any money back if we can prove that we could have stopped the loss if you had told us in time.

If a good reason kept you from telling us, we will extend the time periods.

If you believe your PIN has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call:

610-358-8030

or write:

Wawa Employees' Credit Union

260 W. Baltimore Pike

Wawa, PA 19063-5699

Statements:

All transactions generated by you through our online banking service and any online banking fees will appear on your monthly or quarterly statement.

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 any funds in your accounts necessary to complete the transaction are held as uncollected funds pursuant to our Funds Availability Policy, or if the transaction involves a loan request exceeding your credit limit;
- If the funds in your account are subject to legal process or other claim;
- If the funds in your account are pledged as collateral of frozen because of a delinquent loan;
- 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, 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 service, 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 610-358-8030 or fax at 610-358-8289 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 verbally, 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, but you will have the use of the funds in question after the ten (10) business days. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account during the investigation.

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 that we used in our investigation.

If you need more information about our error resolution procedures, call us at the telephone number shown above.

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