



eMember TERMS AND CONDITIONS

Please take a moment to read and keep a copy

1. Agreement: After reviewing and accepting this agreement, you may submit an application to have your account set-up as an eMember account. You and all account joints/users agree to perform financial transactions as defined under Authorized Electronic Transactions. You agree to be bound by all disclosures and agreements established under specific services. You acknowledge that a copy of this agreement was provided to you and upon request may receive additional copies or obtain a printable copy through SAFE's website.

2. Eligibility: You must be the primary owner and are committing all existing account holders to participate in the program. You agree to utilize electronic means to perform all electronic transactions on your account. (See Definition of Electronic Transactions)

3. Definition of Electronic Transactions: ATM deposits (only at certain SAFE owned ATMs), ATM withdrawals*, Direct Deposit (ACH), Bill Pay, Automatic Transfer setup, Branch Night Drop, and all SAFENET and SAFE Touch transactions (see below for further details on available functions through SAFENET and SAFE Touch).

*Foreign ATMs (not owned by SAFE) may charge additional fees for usage of their machine. Usage fee may include inquiries. SAFE is not responsible for the malfunction of Foreign machines.

4. Benefits: No charge to use online bill pay options through SAFENET, Annual Percentage Rate (APR) reduction of .25% on loans approved as an eMember (**Does not apply to real estate loans or loans contracted prior to eMember status**) Benefits may be deleted or altered at the discretion of SAFE without notice.

5. Fees: A charge of \$1.00 per transaction will be debited from your account for staff-assisted transactions that could be completed electronically; i.e., opening account, obtaining a loan thus would not incur a fee. The fees you incur for Internet access shall be your sole responsibility.

6. Electronic Products: **a) ATM/VISA® Debit Card** – (separate application required) can be used at any ATM machine or merchant machine that allows ATM transactions. Make deposits and cash withdrawals at any ATM that accepts the SAFE card. Foreign ATMs (not owned by SAFE) will not accept deposits to your account. Account balance at Foreign machines may not be accurate and may allow withdrawal of funds that are not available. NSF or other fees may be assessed. Closure of your checking account or other services may occur on continued abuse. VISA® Debit Card can be used as an ATM or Debit card. **b) SAFE Touch** – Telephone access to your account. Primary owner of account will receive authorization access code. You can authorize payments or transfers from any accounts tied to eMember. SAFE is not responsible for unauthorized disclosure of your access code or unauthorized use of the eMember services by a person utilizing your code. You agree to release

and waive any claims against SAFE based on such unauthorized use. **c) SAFENET** – Computer access to your account 24/7. Just enter through our website, at safefed.org. SAFENET requires login information and password. You can transfer within your account or set up cross-account access, pay bills, print your statements, balance your checking account, perform stop pays (per check only and fee still applies), and you can also have a check withdrawal mailed (to address on file) from available funds in your account.

d) Drop Boxes – All branches have secure drop boxes. Boxes are checked daily and transactions will be processed if received before the close of business. **e) Direct Deposit (ACH)** – Set up direct deposits with your employer. **f) Bill Pay** – Access bill pay through SAFENET.

7. Access Requirements: You need ATM access, telephone, computer, related equipment, and an Internet connection in order to utilize eMember electronically. In addition, you need to install Internet browser software on your computer if you do not already have it. Modifications to the services in the future may require installation of upgrades to the browser's software. You are responsible for installation, maintenance, and operation of your browser's software. Charges associated with other equipment (telephone and charges that are applied at ATMs not owned by SAFE), are the responsibility of the account holder.

8. Business Days: The service is generally available 24 hours a day, seven days a week; however, the service may be unavailable through certain modules (i.e. computer, ATM, telephone) during specific times for maintenance, or routine software and hardware servicing, or due to unscheduled down time. We only process transactions and update information on business days. Our normal business days are Monday through Friday, 9:00 a.m. to 5:00 p.m.

9. Termination/Reactivation: You have the right to terminate eMember services at any time upon delivery of written notice to SAFE. SAFE has the right to terminate its obligation to provide eMember services to you upon ten days of prior written notice. You agree to revert all reduced rates on loans to the approved contracted rate(s). Other fees and charges will be reinstated. **Reactivation** to eMember program within one year requires a \$10.00 reactivation fee.

10. Documentation: Periodic Statement: eMembers may elect to print their monthly statement from their computer by accessing SAFENET instead of having one mailed. Any electronic transactions will appear on that month's statement period.

11. Unauthorized Transactions or Compromised Identification Number/Password: If you believe your password or other means of access have been lost or stolen or that someone has used them without your authorization, call us immediately at (803) 469-8600 during normal business hours, after hours you may email us or write to us at P.O. Box 2008, Sumter, SC 29151 to report the situation. Quickly telephoning us is the best way of reducing your possible losses. Not all emails arrive at their destinations. We will send an email back to you as confirmation that we received your message. Because the Internet is not secure from being read by just anyone, do not include any of your account or social security numbers with your email. Please include a brief message describing the situation.

12. Our Liability For Failure To Complete Payments Or Transfers: If we do not complete a payment or transfer on time or in the correct amount according to our agreement with you, we will be liable for your losses only to the extent of the amount of payment or transfer that should have occurred if we are unable to resolve the problem. However, there are exceptions.

WE WILL NOT BE LIABLE, FOR INSTANCE:

- If, through no fault of ours, you do not have enough available funds in the account from which a payment or transfer is to be made, or if the account has been closed or is not in good standing, or if we reverse a payment or transfer because of insufficient funds.

- If any payment or transfer would go over the credit limit or available collected balance of any account.

- If you exceed government regulations (Regulation D). Reg. D transfers: Limited to six (6) transfers/withdrawals from any savings (share suffixes) accounts per month.

- If the money in the account from which a payment or transfer is to be made is subject to legal process or any hold or block or other claim restricting the transaction or account.

- If your equipment or ours was not working properly and the breakdown should have been apparent to you when you attempted to conduct the transaction.

- If you do not properly follow our instructions or if you provide us with wrong or inaccurate information or fail to correct or tell us about any inaccuracy of which you are aware.

- If you do not instruct us soon enough for your payment or transfer to be received, sent and/or debited or credited by the time it's due. Automatic or scheduled transfers will be completed on the next business day, if the day falls on a holiday or weekend; however, it will be dated the day when the transfer should have been completed.

- If circumstances, such as but not limited to, computer, telephone line or electrical failure, acts or nature, civil disturbances, or other such circumstances, or persons beyond our control prevent, delay intercept or alter the transaction, despite reasonable precautions that we have taken.

13. Email: Sending email to SAFE is a way to communicate with the credit union. We ask that you use email when asking specific questions about your account(s) or eMember services. You cannot use email to initiate transactions on your account(s). For transactions, please use the appropriate services as a SAFE eMember.

14. Written Notice: Written notice may be accomplished by email notice and/or mailings to members at the last known email or public address.

If you have any questions regarding these Terms and Conditions, the site, or the services, please contact us (803) 469-8600 or through SAFE's secure website contact form at safefed.org.

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