

Online and Mobile Banking Agreement

Introduction

This agreement explains the terms and conditions for using Crane Online and Crane Mobile and provides disclosures and information to you concerning the services. Each of your accounts at the Credit Union is also governed by the applicable account disclosures and Truth-In-Savings disclosure you received when you opened your account. Incorporated in full by reference into this Agreement is our Electronic Services Agreement and Disclosure. Both Agreements together will serve as your full Agreement and Disclosure. Any discrepancies between the two shall be resolved by the language in the Electronic Services Agreement and Disclosure, which shall control.” Logging into Crane Online or Crane Mobile constitutes agreement with these terms and conditions.

How to Access your Accounts

To access your accounts through Crane Online or Crane Mobile you must have a username and password. This information is established when you register in Crane Online. You must register in Crane Online to have access to Crane Mobile. Your username and password are the same for both Online and Mobile. Primary Members and Joint Members must register individually and have their own individual username and password.

Your username and password should be kept confidential. For your protection, we recommend that you change your password regularly. We recommend that you memorize your password and do not write it down. You are responsible for keeping your account information confidential. If you believe that your password may have been compromised, or that someone has transferred money between your accounts without your permission, notify the Credit Union at once at (800) 692-3274.

Liability for Unauthorized Transfers

If you believe that your password may have been compromised, or that someone has transferred money between your accounts without your permission, notify the Credit Union at once at (800) 692-3274. If you tell us within two business days, you can lose no more than \$50 if someone used your password without your permission. If you do NOT tell us within two business days after you learn of the loss or theft of your password, and we can prove we could have stopped someone from accessing your account without your permission if you had told us, you could lose as much as \$500.

Fees

The Credit Union assesses no fees for the use of Crane Online or Crane Mobile; however, you may incur fees due to your use of this service if it causes your account to be overdrawn. All other fees in your Account Disclosure Rate Supplement and Schedule of Fees and Charges also apply.

Available Services and Limitations

You agree to provide complete, timely and accurate information to CCU. If, for any reason, a product or service does not work due to inaccurate information, you absolve the Credit Union of all liability.

Termination of Privileges

We may at any time, and at our sole discretion, limit or terminate the Crane Online or Crane Mobile services we offer you. Any questions relating to termination or reinstatement of service, should be directed to Member Service via phone.

Additional disclosures

We shall not be responsible for any other loss, damage or injury, whether caused by your equipment or software, Crane Online or Crane Mobile. We shall not be responsible for any direct, indirect, special or consequential damage arising in any way out of the installation, use or maintenance of your equipment, software or the services, except where the law requires a different standard. We assume no responsibility for, and will not be liable for any damages to, or any viruses which may affect your computer equipment or other property on account of your access to, use of or downloading from our web site.

Crane Credit Union may be required by law to provide to you certain written notices, disclosures or other documents in the future. By accepting the terms of our Online and Mobile Banking Agreement and Electronic Services Agreement and Disclosure you are agreeing to receive all future such notices, disclosures or other documents electronically, except where prohibited, when Crane deems to send them electronically to the email address or other authorized electronic contact method that you have provided to Crane Credit Union in the future during the course of our relationship with you. You understand that you are accepting responsibility to maintain accurate contact information including a current email address with Crane Credit Union and have the ability and responsibility to retrieve account information made available electronically and acknowledge that you have the means to download and print these documents now and in the future.