

Webster First Federal Credit Union

Online Banking Agreement

I – Agreement Terms

This service agreement for Online Banking sets forth the terms governing Online Banking on the web offered by Webster First Federal Credit Union. All subscribers to the Online Banking Service (“you”) agree to these terms.

This agreement is a supplement to other information and disclosure documents governing your accounts at Webster First Federal Credit Union. This agreement for the Online Banking Service is not meant to replace any such agreements that govern your accounts at Webster First Federal Credit Union.

For purposes of this disclosure, our Business Days are Monday through Friday. Bank holidays are not included.

A – Authorized Person

The owner of the Social Security number that is registered in Online Banking is the authorized person to use the service. If you don’t own the Social Security number on the account(s) you are not authorized to access, transfer or inquire about this service.

B – Computer Requirements

Web site security consists of AES 128-bit encryption, on a TLS 1.2 connection, using DHE RSA as the key exchange mechanism, well above standard security minimums. All Account Access, e-statements and Bill Pay functions will only be accessible via a logon process, involving a user identification, password and enhanced out of band multi-factor authentication. All transactions, performed in Account Access or Bill Pay, are secured with multiple layers of encryption, firewalls, screening and filter routers. The security measures used will meet or exceed industry standards in protecting the confidentiality and safety of all member and non- member transactions and/or communications. Management is directed to require that third party vendors employ commercially viable standards of privacy and security protection available to minimize risks to both the Credit Union and its members. In this agreement, the device and software used to view the World Wide Web are collectively referred to as your “computer”.

You are solely responsible for the selection, installation, maintenance, operation, and cost of your computer and Internet Service Provider. Your electronic statements will be made available online in HTML and the checks in a portable document format (PDF) file. Accordingly, you will need to have Adobe® Acrobat® Reader® or compatible software installed on your computer in addition to your normal Internet browser software in order for you to access, view or print your electronic checks. To download a free copy of Adobe Reader®, please visit www.adobe.com.

Note: the service is not compatible with all browser software, and is best-viewed using a supported browser.

II – Online Banking

A – Accounts Available in Online Banking

You can have the following types of accounts available with this service:

- Checking Accounts
- Savings Accounts
- Money Market Accounts
- Overdraft Protection Line of Credit
- Mortgages
- Home Equity Loans / Lines
- Consumer Loans
- Share Certificate
- Club Accounts
- Individual Retirement Accounts

We may allow other types of accounts to be connected to the Online Banking Service. We also reserve the right to determine which accounts can be connected to the service. We may refuse to allow certain accounts, such as accounts with special signing requirements, to become activated.

B – The Online Banking Service

The Online Banking Service allows you to:

- Obtain account information
- Transfer funds internally and externally between certain accounts
- Set up shared access “subusers
- Pay bills to any merchant, institution, or individual with a United States address via Webster First FCU’s Online Bill Payment Service
- View check images online
- View eStatements online
- Remotely deposit checks
- Small business payments
- Account aggregation software
- Set up email/text alerts and reminders
- Open accounts

C – Account Transfers

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account.

- Transfer funds from checking to savings
- Transfer funds from checking to checking
- Transfer funds from savings to checking
- Transfer funds from savings to savings
- Make payments from checking to Webster First Federal Credit Union loan accounts
- Make payments from savings to Webster First Federal Credit Union loan accounts

Paying off a Line of Credit, Loan or Mortgage

To pay off a Line of Credit, Loan, or Mortgage, please visit any one of our branches or call the Call Center at (800)962-4452 and speak to a live representative. Please note that this cannot be completed through online banking. You can "paydown" your Line of Credit by paying the total amount owed and leaving it at a zero balance. If left at a zero balance the line of credit will retain a small amount of interest that will accrue until the line of credit is paid off in full. If left unpaid, the line of credit may go into default. Please check your monthly statements and/or online banking for total payoff due.

Note: Payments made to all loan account types will process as regular payments; principal payments are not supported via Webster First FCU’s Online Banking.

Account Transfers Schedule

Monday through Friday – Online Banking transfers are real time and will post immediately.

Scheduled Recurring Transfers – Any recurring transfers set up within Online Banking through the schedule transfers option will be posted by end of business on the effective date of the transfer. SRT options are not available via the iPhone, Android and Tablet Apps.

D – Account Access and Balances

For each account you may access a maximum of 365 days of your transaction history through Online Banking. Your transactions and balances are shown in real time. The available balance is shown in real time but may not include any holds. If you have a checking account line of credit and your checking account is overdrawn the line of credit will advance to your checking account. The credit to your checking account will appear at the end of business of the day the checking account was overdrawn. If your checking account is overdrawn on a non-business day, the credit to your checking account from the checking line of credit will appear at the end of the next business day.

E – Notifications

Our notifications section allows you to set up email and SMS notices to your personal email address or mobile phone for balance alerts, maturity dates and checks cleared. Notifications are sent at interval times of 8:00PM, 12:00PM, and 4:00PM EST. These notifications are for your own knowledge and will only be delivered to your personal email address or mobile phone. Email and SMS notifications WILL NOT be sent to any merchants in case of fund unavailability.

F – Granting Access to Other People (Shared Access)

As the authenticated primary user of online banking, you have the ability to entitle another person or persons (subusers) with access to your online banking site and with certain authorities with respect to your accounts. Shared Access include view-only access, making transfers between designated accounts and initiating payments from designated accounts, granted individually or in combination. You have sole authority and control in sharing access with, managing and disabling subusers and/or their respective authority. You authorize us to act on transaction instructions initiated under the credentials of an authenticated subuser, just as if it was initiated under your credentials. When granting Shared Access, you assume total liability for any and all activities of a subuser with respect to your accounts, and you agree to hold us harmless in any claim you make against a subuser for breach of your agreement with said subuser pursuant to Shared Access.

III – Bill Payment

A – The Bill Payment Service

The Online Bill Payment Service, administered through a third party vendor, allows you to schedule bill payments seven days a week. Through Online Bill Payment you can:

- Make payments to individuals, businesses and merchants
- Set up payments to be made on a regular basis
- Make payments from your Webster First checking account(s), or set up recurring payments
- You may also make payments to other financial institutions.

B – Payment Account

Your bill payment account must be a Webster First Federal Credit Union Checking account.

C – Payment Method

Your online bill payments will be made by transferring funds electronically from the payment account to the payee, or by mailing a check payable to the payee. A “payee” is a person or business you are paying. You can only designate payees with United States addresses. You may delete payees from your bill payment service if you do not use them.

D – Timing and Scheduling Your Payments

To allow time for the payee to receive your payment, you must schedule the payment to be made at least five business days prior to the day you want a payee to receive payment. The day by which the payee indicates payment is due is the “due date”.

We recommend that you do not schedule the payment to be made during a grace period that your payee grants between the due date and the date at which the payment is considered late. Webster First Federal Credit Union will not be liable for late charges, penalties, interest, finance charges, and other damages if you schedule your payment to be paid during a grace period.

Our third party bill payment processor will initiate your payment request either on the business day we receive your request, or the business day you specify. Payments requested to occur on a Saturday, Sunday or holiday will be processed the next business day.

When requesting an online bill payment, the funds will be withdrawn the day you designate the payment to be made (the “Process Date”). The payment will be mailed or sent electronically to the payee within 1-2 business days by the third party bill payment processor. You must have funds on deposit on the process date (also known as the “send on” date) for the payment to be made.

Webster First Federal Credit Union assumes no responsibility for late payments if you do not properly schedule and submit your request. To ensure that critical or time-sensitive payments, such as insurance premiums, are made in a timely manner, we recommend that you schedule these payments well in advance of their due dates. Payees may require extra time to post a payment to your account because they do not receive a payment coupon or invoice number with the payment. Some payees disclose the extra processing time they require to post payments that do not include a payment coupon or invoice. Additionally, Webster First Federal Credit Union does not guarantee a deliver-by date for bill payments sent to payees via check.

Recurring payments may be set up for weekly, bi-weekly, monthly, or bi-monthly payment. They must be for the same amount each time. Any scheduled or recurring payment request you designate that falls on a Saturday, Sunday or a Bank holiday will be made on the following business day.

E – Right to Stop Payment and Procedure for Doing So

To place a stop payment made through the bill pay system you must contact our Call Center at (800)962-4452. Please refer to our separate [Fee Schedule](#) for the amount we will charge you for each stop payment order you give. Please note: stop payments may only be placed on bill payments that have been sent via paper check. Stop payments cannot be placed for payments sent to payees electronically.

F – Disconnected Service

If for some reason you are disconnected from the bill payment before you log out, we recommend that you log back onto the service to verify that the payments or transfers you scheduled appear on your scheduled payments screen. If a scheduled payment or transfer is missing, please contact our Call Center at (800)962-4452.

Do NOT reissue any payment requests made during the interrupted session unless you have been advised to do so by our Member Information Center. Otherwise, a duplicate payment could result. You authorize us to pay any duplicate payments you issue. We will not be responsible for any payee's refusal to return any duplicate payments issued by you.

G – Rejecting Payment Requests

Payment requests may be rejected if they appear to be fraudulent or erroneous. A payment request may also be refused if there is any uncertainty regarding the transacting party's authority to conduct the transaction, or if there is any dispute or uncertainty regarding the ownership or control of the payment account.

H – No Signature Required

When a payment is requested using bill payment, you agree that we may charge your account to make the payment with the same effect as if you had signed a check.

I – Deleting Bill Payments

After a payment request is transmitted, you may use bill payment to delete the payment by using the DELETE function in the scheduled payments section of bill pay, and on the view payment history page. The delete request for payments must be transmitted on the business day before the business day the transaction is scheduled to take place, or you may be responsible for the payment. Recurring payment instructions must be deleted 2 business days prior to the recurring payment date.

J – Bill Payment Fees

For bill payment fees, please refer to the applicable [Fee Schedule](#).

IV – Additional Terms

A – Limitations Money Market Checking

Three free checks are available per month. A \$3.00 per check fee will apply afterward. Please see our [Fee Schedule](#) for more information.

B – Hours of Operation and Transaction Cutoff Time

Online banking and bill pay are available to you 24 hours a day, 365 days a year, except at times of “Service Unavailability” (see section D of this agreement). Transfer requests between 6:00PM through 6:00AM EST will post by the next business day. All transactions are completed at time of request.

C – Service Unavailability

Access to online banking may be unavailable without notice at certain times for the following reasons:

Scheduled Maintenance: There will be periods when systems require maintenance, upgrades, or downtime. Scheduled maintenance is generally planned for the late evening or early morning hours to minimize impact to members. You may or may not be able to access our digital services during scheduled maintenance.

Unscheduled Maintenance: Digital services may be unavailable when unforeseen maintenance is necessary. You may or may not be able to access our digital services during unscheduled maintenance.

System Outages: Major unforeseen events, such as earthquakes, fires, floods, computer failures, interruption in telephone service or electrical outages may interrupt service availability.

D – Our Liability for Failing to Make or Complete a Transaction Online Banking

If Webster First Federal Credit Union does not properly complete a transaction on time or for the incorrect amount, we will pay any late fees or finance charges. There are some exceptions that we will not be liable for, such as the following:

- You fail to provide us with timely, complete and accurate information for any transfer failures. Through no fault of ours, you do not have enough available funds or credit availability in your checking account to make the transfer.
- The transfer would exceed the credit limit under any credit arrangement established to cover negative balances.
- Circumstances beyond our control (such as fire, flood, water damage, power failure, strike, labor dispute, computer breakdown, telephone line disruption, or a natural disaster) prevent or delay the transfer despite reasonable precautions taken by us.
- The system or terminal was not working properly and you knew or should have known about the problem when you started the transaction.
- The funds in your account are subject to legal process, or otherwise are not available for withdrawal.
- The electronic funds transfer system of Webster First Federal Credit Union is not working properly.
- You did not properly follow service instructions on how to make the transfer (this includes incorrect date, amount, etc.).
- Your computer, Internet connection, and/or software malfunctioned for any reason; the unsuitability of your computer or software or any virus, or the transaction could not be completed due to service unavailability.

Webster First Federal Credit Union will not be liable for indirect, special or consequential damages arising out of the use of online banking. There may be other exceptions stated in our agreements with you.

E – 3rd Party Bill Pay Processor Liability for Failing to Make or Complete a Transaction

If our third party bill payment processor does not properly complete a transaction on time or for an incorrect amount, they will pay any late fees or finance charges as long as your account was in good standing with the merchant prior to this incident. There are some exceptions, however; this third party bill payment processor WILL NOT be liable, for instance if:

- You fail to provide them with timely, complete and accurate information for a stop payment. Through no fault of the third party bill payment processor, you do not have enough available funds or credit availability in your account to make the payment.
- The payment would exceed the credit limit under any credit arrangement established to cover negative balances.

- Circumstances beyond their control (such as fire, flood, water damage, power failure, strike, labor dispute, computer breakdown, telephone line disruption, or a natural disaster) prevent or delay the payment, despite reasonable precautions taken by the third party bill pay processor.
- The system or terminal was not working properly and you knew or should have known about the problem when you started the transaction.
- The funds in your account are subject to legal process, or otherwise are not available for withdrawal.
- The bill payment funding account is closed or frozen.
- The electronic funds transfer system of our third party bill pay processor is not working properly.
- The information supplied by you or a third party is incorrect, incomplete, ambiguous or untimely. You did not properly follow service instructions on how to make the payment (this includes incorrect date, amount and/or address information.).
- You did not authorize a payment early enough for the payment to be scheduled, transmitted, received and credited by the payee's due date.
- The third party bill payment processor made a timely payment, but the payee refused to accept the payment or did not promptly credit your payment after receipt.
- Any third party through whom any bill payment is made fails to properly transmit the payment to the intended payee.
- Your computer, Internet connection, and/or software malfunctioned for any reason; the unsuitability of your computer or software or any virus, or the transaction could not be completed due to service unavailability.

Webster First Federal Credit Union's third party bill payment processor will not be liable for indirect, special or consequential damages arising out of the use of online bill payment. There may be other exceptions stated in our agreements with you.

F – Error Resolution Notice

Tell us AT ONCE if you believe your online banking log-in information has been lost or misplaced. Telephoning is the best way of limiting your possible losses.

In case of errors or questions about your electronic transfers or payments, please let us know as soon as you can. If you believe that your statement is wrong or if you need more information about a transaction listed on the statement, telephone us at (800)962-4452.

We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or suspected error appeared.

1. Tell us your name and account number.
2. Describe the error or the transaction you are unsure about and explain as clearly as you can why you believe it is an error or why you are requesting more information.
3. Tell us the dollar amount of the suspected error. If you inform us of your complaint verbally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we require additional time, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10 business days for the amount you believe 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 or question in writing and we do not receive it within 10 business days, we may not provisionally credit your account.

We will provide you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. We may then debit the provisional credit(s). Upon debiting a provisionally credited amount, we shall:

1. Notify you of the date and amount of the debiting.
2. Notify you that we will honor checks, drafts, or similar instruments payable to third parties and preauthorized transfers from your account (without charging you as a result of an overdraft) for five business days after the notification. We shall honor items as specified in the notice, but need honor only items that it would have been paid if the provisionally credited funds had not been debited.

You may inspect or ask for copies of the documents that we used in our investigation. If there is no error, we may impose on you a reasonable charge for making such reproductions.

G – Email Limitations

We may not immediately receive email that you send. Therefore, you should not rely on email if you need to communicate with us immediately; for example, if you need to report a lost or stolen card or PIN, or report an unauthorized transaction from one of your accounts. We cannot take action based on your email requests until we actually receive your message and have a reasonable opportunity to act. Email may not be used to request account information or to conduct transactions with us (e.g., wire transfer requests, loan payments, transfers, or account numbers). Though all our email correspondence via our website is encrypted, we recommend that you do not include sensitive information in your messages. If in doubt, call our Call Center at (800)962-4452.

H – Privacy Policy Rights

We, our, and us, when used in this notice, means “Webster First Federal Credit Union”. This is our privacy notice for our members. When we use the words "you" and "your" we mean the following types of members:

- Our consumer members who have a continuing relationship by purchasing or holding financial products or services.
- Share account
- Loan account
- Credit card account
- Safe deposit box
- Life insurance
- Long term care insurance

We will tell you the source(s) of the information we collect about you. We will tell you what measures we take to secure that information.

We first define some terms.

Nonpublic personal information refers to information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term "information" to mean nonpublic personal information as defined in this section.

An affiliate is a company we own or control.

A nonaffiliated third party is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an "other party."

The Information That We Collect

We collect information about you from the following sources:

- Information you give us on applications or other forms
- Information about your transactions with us
- Information about your transactions with our affiliate
- Information about your transactions with other parties
- Information from a consumer reporting agency

The Confidentiality, Security and Integrity of Your Information

We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect this information.

Your Information and Our Affiliates

We may disclose information about you to our affiliates. Here are the kinds of information and the source of that information:

Transaction and experience information from our account records:

- Information about your transactions and experience with us, such as:
 - Name
 - Address
 - Types of accounts
 - Telephone number

Federal law allows us to disclose the information listed above with our affiliates. You do not have a right to opt out of the disclosure of this information.

Types of Affiliates

We may disclose information about you to the following types of affiliates:

- Financial service providers, such as:
 - WebFirst Mortgage
 - WebFirst Title
 - Insurance agents

Your Information and Other Parties

We will not disclose information about you to anyone except as disclosed in the [Privacy Policy](#) or as permitted by law. Examples of this might include disclosures necessary to service your account or prevent unauthorized transactions.

Information about Former Members

When you are no longer a member, we continue to share your information as described in the [Privacy Policy](#).

Authorized Sharing – Joint Marketing

We may disclose the following information to other financial institutions with whom we have joint marketing agreements:

- Information you give us on an application or other forms, such as:
 - Name
 - Address

We disclose the information listed above with other financial institutions with whom we have joint marketing agreements. You do not have a right to opt out of the disclosure of this information.

State Limitations

For Massachusetts Members - We will not share personal information derived from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing – without your authorization.

Nor will our branches or offices located in such states share this information with other parties.

Types of Businesses

We may disclose information pursuant to joint marketing agreements to the following business types:

- Financial service providers, such as:
 - Insurance agents
 - Credit card providers

I – Non-usage and Cancellation of the Online Banking Service

You must indicate that you wish to cancel the service either with our Call Center at (800)962-4452 or by written notice to:

Webster First Federal Credit Union
Attn: Call Center
271 Greenwood Street
P.O. Box 70505
Worcester, MA 01607

Non-usage of the service for 180 consecutive days may result in either termination of the service or discontinuance of any service fee waiver at our sole discretion. You agree that at any time after such notice or period of non-usage, we may discontinue the Online Banking Service and all services available with in Online Banking (ex. Bill Payment, eStatements and Scheduled Reoccurring Transfers). We strongly recommend that you cancel all recurring and future bill payments before you cancel your Online Banking Service. This will ensure that future payments and transfers made by you will not be duplicated.

J – Termination of Service

We may suspend or terminate your Online Banking Service at any time with or without cause and without affecting your outstanding obligations under this agreement. We may immediately take this action if:

- You breach this or any other agreement with us
- We have reason to believe that there has been or may be an unauthorized use of your online banking credentials
- There are conflicting claims to the funds in your account
- You request that we do so
- You reach a 180-day period of service inactivity

K – Amendment of This Agreement

Webster First Federal Credit Union may change or cancel the Online Banking Service at any time without cause, subject to applicable laws and regulations. We may amend this agreement by sending you advance notice of the amendment. All notices we send to you will be deemed delivered when mailed to the last address we have for you.

L – Notices

We may send notices to you at the address shown in our system. Also email correspondence is an acceptable way for Webster First Federal Credit Union to communicate notices.

M – Severability

If any provision of this agreement is determined to be void or invalid, the rest of the agreement will remain in full force and effect.

N – Other Terms

This agreement supplements any other agreements of the accounts that you have active in the Online Banking Service. Please see those agreements for other details regarding your accounts, fees and transactions.

V – Debit Rewards & Money Management

In addition to the above content, if you decide to use either Money Management or the Debit Rewards application, you acknowledge and agree to the following terms and conditions of service.

A – License Grant and Restrictions

You are granted a personal, limited, non-exclusive, non-transferable license, to electronically access and use the Money Management (the "Service") solely to manage your financial data, and the purchase rewards application ("Debit Rewards") to benefit from your debit card purchases.

In addition to the Money Management Service and the Debit Rewards, the terms "Service" and "Debit Rewards" also include any other programs, tools, internet-based services, components and any "updates" (for example, Service maintenance, Debit Rewards information, help content, bug fixes, or maintenance releases, etc.) of the Service or Debit Rewards if and when they are made available to you by us or by our third party vendors. Certain Service and Debit Rewards may be accompanied by, and will be subject to, additional terms and conditions.

You are not licensed or permitted to do any of the following and you may not allow any third party to do any of the following: (i) access or attempt to access any other systems, programs or data that are not made available for public use; (ii) copy, reproduce, republish, upload, post, transmit, resell or distribute in any way the material from the Money Management site or from the Debit Rewards program; (iii) permit any third party to benefit from the use or functionality of the Service or Debit Rewards, or any other services provided in connection with them, via a rental, lease, timesharing, service bureau, or other arrangement; (iv) transfer any of the rights granted to you under this license; (v) work around any technical limitations in the Service, use any tool to enable features or functionalities that are otherwise disabled in the Service, or decompile, disassemble, or otherwise reverse engineer the Service except as otherwise permitted by applicable law; (vi) perform or attempt to perform any actions that would interfere with the proper working of the Service or Debit Rewards or any services provided in connection with them, prevent access to or the use of the Service, Debit Rewards or any or services provided in connection with them by other licensees or customers, or impose an unreasonable or disproportionately large load on the infrastructure while using the Service; or (vii) otherwise use the Service, Debit Rewards or any services provided in connection with them except as expressly allowed under this Section 1.

B – Ownership

The Service and Debit Rewards are protected by copyright, trade secret and other intellectual property laws. You do not have any rights to the trademarks or service marks.

C – Your Information and Account Data with Us

You are responsible for (i) maintaining the confidentiality and security of your access number(s), password(s), security question(s) and answer(s), account number(s), login information, and any other security or access information, used by you to access the Service, Debit Rewards or any services provided in connection with them, and your accounts with us (collectively, "Licensee Access Information"), and (ii) preventing unauthorized access to or use of the information, files or data that you store or use in or with the Service, Debit Rewards or any services provided in connection with them (collectively, "Account Data"). You are responsible for providing access and assigning passwords to other users, if any, under your account for the Service, Debit Rewards or any services provided in connection with them, and ensuring that such authorized users comply with this agreement. You will be responsible for all electronic communications, including account registration and other account holder information, email and financial, accounting and other data ("Communications") entered using the Licensee Access Information. It is assumed that any Communications received through use of the Licensee Access Information were sent or authorized by you. You agree to immediately notify us if you become aware of any loss, theft or unauthorized use of any Licensee Access Information. We reserve the right to deny you access to the Service, Debit Rewards or any services provided in connection with them (or any part thereof) if we reasonably believe that any loss, theft or unauthorized use of Licensee Access Information has occurred. You must inform us of, and hereby grant to us and our third party vendors permission to use, Licensee Access Information to enable us to provide the Service, Debit Rewards or any services provided in connection with them to you, including updating and maintaining Account Data, addressing errors or service interruptions, and to enhance the types of data and services we may provide to you in the future.

We may use anonymous, aggregate information, which we collect, and store, or which is collected and stored on our behalf by third party vendors, to conduct certain analytical research and help us to create new offerings and services for our customers. As we make additional offerings and online banking services available to you, some of which may rely on banking information maintained in your accounts, you will have the opportunity to participate in the services if you choose. If you choose not to participate, you do not need to notify us. We may also use anonymous, aggregate information which we collect and store, or which is collected and stored on our behalf by third party vendors, to (i) conduct database marketing and marketing program execution activities; (ii) publish

summary or aggregate results relating to metrics comprised of research data from time to time; and (iii) distribute or license such aggregated research data to third - parties. Additionally, automated technology may be used to tailor messages or advertisements that best reflect your interest and needs.

D – Your Information and Account Data with Other Financial Institutions

Our financial management tools allow you to view accounts that you may have outside our financial institution (this is a process called “aggregation”). When you choose to use online financial services which are applicable to data that you have transacted with other financial institutions or card issuers, you are consenting to us accessing and aggregating your data from those outside financial institutions. That data includes your financial institution account access number(s), password(s), security question(s) and answer(s), account number(s), login information, and any other security or access information used to access your account(s) with other financial institutions, and the actual data in your account(s) with such financial institution(s) such as account balances, debits and deposits (collectively, "Financial Account Data"). In giving that consent, you are agreeing that we, or a third party vendor on our behalf, may use, copy and retain all non-personally identifiable information of yours for the following purposes: (i) as pertains to the use, function, or performance of the services which you have selected; (ii) as necessary or useful in helping us, or third parties on our behalf, to diagnose or correct errors, problems, or defects in the services you have selected; (iii) for measuring downloads, acceptance, or use of the services you have selected; (iv) for the security or protection of the services you have selected; (v) for the evaluation, introduction, implementation, or testing of the services you have selected, or their upgrade, improvement or enhancement; (vi) to assist us in performing our obligations to you in providing the services you have selected.

If we make additional online financial services available to you which are applicable to data that you have transacted with other financial institutions or card issuers, and which we will aggregate at this site, we will separately ask for your consent to collect and use that information to provide you with relevant offers and services. If you give us your consent, you will be agreeing to permit us to use Financial Account Data to help us suggest savings opportunities or additional products and services to you. If you select services that are offered by third parties or merchants through such offers or on our behalf, you will be agreeing that we have your consent to give such third parties or merchants your geographic location, and other data, collected and stored in aggregate, as necessary for such third parties or merchants to make their offerings and services available to you and to permit us to use Financial Account Data to help us suggest savings opportunities or additional products and services to you. Except as specified here we and the third parties or merchants acting on our behalf shall not use or keep any of your personally identifiable information.

E – Use, Storage and Access

We shall have the right, in our sole discretion and with reasonable notice posted on the Money Management site and/or sent to your email address provided in the Registration Data, to establish or change limits concerning use of the Service and any related services, temporarily or permanently, including but not limited to (i) the amount of storage space you have available through the Service at any time, and (ii) the number of times (and the maximum duration for which) you may access the Service in a given period of time. We reserve the right to make any such changes effective immediately to maintain the security of the system or Licensee Access Information or to comply with any laws or regulations, and to provide you with electronic or written notice within thirty (30) days after such change. You may reject changes by discontinuing use of the Service and any related services to which such changes relate. Your continued use of the Service or any related services will constitute your acceptance of and agreement to such changes. Maintenance of the Service or any related services may be performed from time-to-time resulting in interrupted service, delays or errors in such Service or related services. Attempts to provide prior notice of scheduled maintenance will be made, but we cannot guarantee that such notice will be provided.

F – Third Party Services

In connection with your use of the Service, Debit Rewards, or any other services provided in connection with them, you may be made aware of services, products, offers and promotions provided by third parties, ("Third Party Services"). If you decide to use Third Party Services, you are responsible for reviewing and understanding the terms and conditions governing any Third Party Services. You agree that the third party is responsible for the performance of the Third Party Services.

G – Third Party Websites

The Service may contain or reference links to websites operated by third parties ("Third Party Websites"). These links are provided as a convenience only. Such Third Party Websites are not under our control. We are not responsible for the content of any Third Party Website or any link contained in a Third Party Website. We do not review, approve, monitor, endorse, warrant, or make any representations with respect to Third Party Websites, and the inclusion of any link in the Service, Debit Rewards or any other services provided in connection with them is not and does not imply an affiliation, sponsorship, endorsement, approval, investigation, verification or monitoring by us of any information contained in any Third Party Website. In no event will we be responsible for the information contained in such Third Party Website or for your use of or inability to use such website. Access to any Third Party Website is at your own risk, and you acknowledge and understand that linked Third Party Websites may contain terms and privacy policies that are different from ours. We are not responsible for such provisions, and expressly disclaim any liability for them.

H – Export Restrictions

You acknowledge that the Service may contain or use software that is subject to the U.S. Export Administration Regulations (15 CFR, Chapter VII) and that you will comply with these regulations. You will not export or re-export the Service, directly or indirectly, to: (1) any countries that are subject to US export restrictions; (2) any end user who has been prohibited from participating in US export transactions by any federal agency of the US government; or (3) any end user who you know or have reason to know will utilize them in the design, development or production of nuclear, chemical or biological weapons. You further acknowledge that this product may include technical data subject to export and re-export restrictions imposed by US law.

I – Debit Rewards

If you decide you wish to participate in the Debit Rewards application, you acknowledge and agree to the following terms and conditions of service:

Debit Rewards You will earn rewards for your participation in the Debit Rewards program based on total purchases. If you participate in the Debit Rewards, we will credit all cash or point rewards earned to your rewards balance and send you a lump sum of all rewards due to you. For any qualifying purchases during the current month, we will distribute the lump sum amount to you during the following calendar month. For example, if the payment date of all rewards end user disbursements is August 30, the applicable Measurement Period would be the calendar month ended July 31. Cash rewards will be deposited in the Debit Rewards deposit account which is associated with the Debit Rewards program.

Debit Rewards Account You must use the debit card associated with the Debit Rewards account in order to receive the offers which qualify for the rewards. Debit Rewards is only available for personal checking accounts. Rewards will not be earned for any portion of your purchase that you pay for with store credit, gift certificates or other payment types. Purchases must be made as indicated in the offers made available under the Debit Rewards program. Each offer will specify whether the purchase can be made online, at a store location, or by telephone to be eligible for rewards. You must also comply with any guidelines included with the offer, such as offer expiration dates, minimum purchase amounts, purchase limits, etc. You must also pay using the debit card associated with the account that received the Debit Rewards offer in order for the purchase to qualify.

While we and the merchants work hard to properly track and credit all eligible purchases, there may be times that we are unable to do so because of problems with your internet browser, the merchant's web site or our system.

Please contact our support team if you believe you have made a qualifying purchase for which you did not receive Rewards. Please note that you will not earn rewards as part of this program if you use a debit card not issued by us or do not have the designated deposit account opened with us at the time of disbursement. You understand and agree that we make no warranties and have no liability as to:

- Any offers, commitments, promotions, money back, or other incentives offered by any of the merchants in the Debit Rewards program.
- The rewards information that we provide to you, which is provided "as is" and "as available".
- (i) your inability to comply with offer guidelines, (ii) the accuracy, timeliness, loss or corruption, or mis-delivery, of any qualifying purchase information or any other information, (iii) unauthorized access to your

account(s) or to your account information and any misappropriation, or alteration, of your account information or data, to the extent that the unauthorized access results from your acts or omissions, or (iv) your inability to access your account(s) including, but not limited to, failure of electronic or mechanical equipment, interconnect problems with telephone providers or internet service providers, acts of God, strikes, or other labor problems.

- Some states do not allow limitations on how long an implied warranty lasts, so that the above limitations may not apply to you, and that you may also have other rights, which vary from state to state.

J – Money Management

If you decide you wish to participate in the Debit Rewards application, you acknowledge and agree to the following terms and conditions of service:

Money Management - User Agreement

This User Agreement contains the terms and conditions for your use of digital money management tools and services that we may provide to you and that involve accessing third party account information (“Services”). Hereinafter, “you” or “your” means the end user of the Services (“User”) and “us,” “we,” “our,” or “Financial Institution” refers to the financial institution who provides User access to the Services. Digital Insight Corporation, NCR Corporation (parent of Digital Insight), and MX Technologies, Inc. (collectively, the “Providers”) are intended third party beneficiaries of this User Agreement and are entitled to enforce its terms.

1. General. (i) User will follow the standard operating procedures, including without limitation security procedures, with respect to use of the Services.

(ii) User agrees to allow Digital Insight Corporation, its successors and assigns, and its and their third party services providers access and use of such Users’ data, including Aggregated Data and Nonpublic Personal Information, as necessary for the provision of the Services. As used herein “Aggregated Data” means User Data and information that has been stripped of all personally identifiable information. “User Data” for purposes of this definition, means User account information, account access information and registration information as provided by Users. Nonpublic Personal Information means information concerning Users and their past or present accounts; information falling within the definition of “nonpublic personal information” or “personally identifiable financial information” under Regulation P, 12 C.F.R. 216, or under the Gramm-Leach-Bliley Act, 15 U.S.C. 6801 et seq.; or information otherwise considered privileged, confidential, private, nonpublic or personal and/or given protected status under any federal or state law.

(iii) Financial Institution has no liability to User or other third parties relating to any delays, inaccuracies or incomplete Services caused by the failure of Financial Institution to properly or timely meet its obligations or requirements in connection with the Services.

(iii) User shall determine and be responsible for the completeness, authenticity and accuracy of all such information submitted to the Services.

2. Provide Accurate Information. You represent and agree that all information you provide to us in connection with the Services is accurate, current, and complete. You agree not to misrepresent your identity or account information. You agree to keep account information secure, up to date and accurate. You represent that you are a legal owner, or an authorized user, of the accounts at third party sites which you include or access through the Services, and that you have the authority to (i) designate us and our service providers as your agent, (ii) use the Services, and (iii) give us and our service providers the passwords, usernames, and all other information you provide.

3. Content You Provide. Your use of the Services is your authorization for Financial Institution or its service providers, as your agent, to access third party sites which you designate in order to retrieve information. You are licensing to Financial Institution and its service providers any information, data, passwords, usernames, PINS, personally identifiable information or other content you provide through the Services. You authorize us or our service providers to use any information, data, passwords, usernames, PINS, personally identifiable information or other content you provide through the Services or that we or our service providers retrieve on your behalf for purposes of providing the Services, to offer products and services, and for other permissible business purposes. Except as otherwise provided herein, we or our service provider may store, use, change, or display such information or create new content using such information. Digital Insight Confidential and Proprietary © 2017 Digital Insight Corporation 5

4. Power of Attorney. You grant Financial Institution and its service providers a limited power of attorney as provided below to access information at third party sites on your behalf. Third party sites shall be entitled to rely on the authorizations, agency, and the power of attorney granted by you or through your account. For all purposes hereof, you hereby grant Financial Institution and its service providers a limited power of attorney, and you hereby appoint them as your true and lawful attorney-in-fact and agent, with full power of substitution and re-substitution, in any and all capacities, to access third party sites to retrieve information, use such information, as described herein, with the full power and authority to do and perform each and every act and thing required and necessary to be done in connection with such activities, as fully to all intents and purposes as you might or could do in person. You understand and agree that the Services are sponsored or endorsed by any third party site. YOU ACKNOWLEDGE AND AGREE THAT WHEN FINANCIAL INSTITUTION OR ITS SERVICE PROVIDERS ACCESS AND RETRIEVE INFORMATION FROM THIRD PARTY SITES, THEY ARE ACTING AS YOUR AGENT, AND NOT AS THE AGENT OR ON BEHALF OF THE THIRD PARTY SITES.

5. Third Party Accounts. With respect to any third party sites we may enable you to access through the Services or with respect to any non-Financial Institution accounts you include in the Services, you agree to the following:

- a. You are responsible for all fees charged by the third party in connection with any non-Financial Institution accounts and transactions. You agree to comply with the terms and conditions of those accounts and agree that this User Agreement does not amend any of terms and conditions. If you have a dispute or question about any transaction on a non-Financial Institution account, you agree to direct these to the account provider.
- b. Any links to third party sites that we may provide are for your convenience only, and Financial Institution and its service providers do not sponsor or endorse those sites. Any third party services, which you may be able to access through the Services, are services of the listed institutions. We nor our service providers have responsibility for any transactions and inquiries you initiate at third party sites. The third party sites you select are solely responsible for their services to you. We nor our service providers are liable for any damages or costs of any type arising out of or in any way connected with your use of the services of those third parties.

6. Limitations of Services. When using the Services, you may incur technical or other difficulties. We nor our service providers are responsible for any technical or other difficulties or any resulting damages that you may incur. Any information displayed or provided as part of the Services is for informational purposes only, may not reflect your most recent transactions, and should not be relied on for transactional purposes. We and our service providers reserve the right to change, suspend or discontinue any or all of the Services at any time without prior notice.

7. Acceptance of User Agreement and Changes. Your use of the Services constitutes your acceptance of this User Agreement. This User Agreement is subject to change from time to time. We will notify you of any material change via e-mail or on our website by providing a link to the revised User Agreement. Your continued use will indicate your acceptance of the revised User Agreement. The licenses, user obligations, and authorizations described herein are ongoing.

8. Aggregated Data. Anonymous, aggregate information, comprising financial account balances, other financial account data, or other available data that is collected through your use of the Services, may be used by us and our service providers, including their affiliates, to conduct certain analytical research, performance tracking, marketing and marketing program activities, and benchmarking. Our service providers may publish summary or aggregate results relating to metrics comprised of research data, from time to time, and distribute or license such anonymous, aggregated research data for any purpose, including but not limited to, helping to improve products and services and assisting in troubleshooting and technical support. Your personally identifiable information will not be shared with or sold to third parties. Notwithstanding any other provision of this User Agreement, use of data collected through your use of the Services for marketing and marketing program activities may include targeted marketing, meaning that specific marketing activities may be directed to a group of users, where each user meets certain pre-defined categories or characteristics. For example, a targeting marketing activity may issue a display ad for a group of users, where each user is identified as having an open credit card account through a financial institution. Digital Insight Confidential and Proprietary © 2017 Digital Insight Corporation 6

9. Ownership. You agree that Financial Institution and its service providers, as applicable, retain all ownership and proprietary rights in the Services, associated content, technology, mobile applications and websites.

10. User Conduct. You agree not to use the Services or the content or information delivered through the Services in any way that would: (a) be fraudulent or involve the sale of counterfeit or stolen items, including but not limited

to use of the Services to impersonate another person or entity; (b) violate any law, statute, ordinance or regulation (including without limitation those governing export control, consumer protection, unfair competition, anti-discrimination or false advertising); (c) create liability for Financial Institutions or its service provider or cause Financial Institution to lose the services of our service providers; (d) access the information and content programmatically by macro or other automated means; (e) use the Services in such a manner as to gain unauthorized entry or access to computer systems.

11. Indemnification. You agree to defend, indemnify and hold harmless Financial Institution, its third party services providers and their officers, directors, employees and agents from and against any and all third party claims, liabilities, damages, losses or expenses, including settlement amounts and reasonable attorneys' fees and costs, arising out of or in any way connected with your access to or use of the Services, your violation of these terms or your infringement, or infringement by any other user of your account, of any intellectual property or other right of anyone.

12. Disclaimer. The Services are not intended to provide legal, tax or financial advice. The Services, or certain portions and/or functionalities thereof, are provided as strictly educational in nature and are provided with the understanding that neither Financial Institutions nor its third party providers are engaged in rendering accounting, investment, tax, legal, or other professional services. If legal or other professional advice including financial, is required, the services of a competent professional person should be sought. Financial Institution and its third party providers specifically disclaim any liability, loss, or risk which is incurred as consequence, directly or indirectly, of the use and application of any of the content on this site. Further, Financial Institution and its third party providers are not responsible for any investment decisions or any damages or other losses resulting from decisions that arise in any way from the use of Services or any materials or information accessible through it. Past performance does not guarantee future results. Financial Institution and its third party providers do not warrant that the Services comply with the requirements of the FINRA or those of any other organization anywhere in the world.

13. DISCLAIMER OF WARRANTIES. YOU AGREE YOUR USE OF THE SERVICES AND ALL INFORMATION AND CONTENT (INCLUDING THAT OF THIRD PARTIES) IS AT YOUR RISK AND IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. WE, AND OUR SERVICE PROVIDERS, DISCLAIM ALL WARRANTIES OF ANY KIND AS TO THE USE OF THE SERVICES, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NONINFRINGEMENT. WE, AND OUR SERVICE PROVIDERS, MAKE NO WARRANTY THAT THE SERVICES (i) WILL MEET YOUR REQUIREMENTS, (ii) WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE, (iii) THE RESULTS THAT MAY BE OBTAINED FROM THE SERVICES WILL BE ACCURATE OR RELIABLE, (iv) THE QUALITY OF ANY PRODUCTS, SERVICES, INFORMATION, OR OTHER MATERIAL OBTAINED BY YOU THROUGH THE SERVICES WILL MEET YOUR EXPECTATIONS, OR (v) ANY ERRORS IN THE SERVICES OR TECHNOLOGY WILL BE CORRECTED. ANY MATERIAL DOWNLOADED OR OTHERWISE OBTAINED THROUGH THE USE OF THE SERVICES IS DONE AT YOUR OWN DISCRETION AND RISK AND YOU ARE SOLELY RESPONSIBLE FOR ANY DAMAGE TO YOUR COMPUTER SYSTEM OR LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OF SUCH MATERIALS. NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED BY YOU FROM FINANCIAL INSTITUTION OR ITS SERVICE PROVIDERS THROUGH OR FROM THE SERVICES WILL CREATE ANY WARRANTY NOT EXPRESSLY STATED IN THESE TERMS.

14. Other Items. You may not assign this User Agreement. A determination that any provision of this

User Agreement is unenforceable or invalid shall not render any other provision of this User Agreement unenforceable or invalid.

VI – External Funds Transfer Service

You understand and agree that the External Funds Transfer Service is provided by a third party. You understand and agree that you may be charged a fee for services and products provided by and transactions performed through a third party and certain limitations apply, according to the terms and conditions disclosed to you.

A – Transfer to External Accounts

When you register to use the External Funds Transfer Service, your share accounts are automatically enabled to perform transfers to and from external financial institution accounts in your name. A trial deposit (funded by the

third party external funds transfer vendor, generally in amounts less than \$1) and a trial withdrawal is made to the designated account during the authentication process. After your receiving account has been authenticated and you verify the trial deposit amounts, you are free to make transfers. External transfers requested Monday through Friday during regular business hours are posted to your destination account once the funds have been successfully drawn from your source account.

Your transaction remains "In Process" for the number of days indicated while initiating your transfer from the day you send your request. After that, the status gets updated to "Complete," indicating a successful transaction, provided we have not received notice of any problems with the transfer.

B – Cancelling/Stopping Payment and Transfers

Transfers to External Accounts

You may cancel an External Transfer any time before the cutoff time (5:00 PM Pacific Standard Time) by clicking on the "Cancel" link next to the transaction in the "Status" column. Once your transfer funds request has been transmitted to ACH, you cannot cancel the transaction. You may request a second transfer between the same two accounts to attempt to send the funds back to their point of origin (reversing your first transfer).

VII – Electronic Statements

A – Electronic Delivery and Notifications

By signing up for electronic statement delivery, or "eStatements", you accept the terms of this agreement, and hereby authorize Webster First Federal Credit Union to provide periodic financial statements to you electronically. Your authorization means that you consent and agree to the following:

You will provide us with an email address that will be used to send you all electronic statement related notifications. You will let us know immediately if the email address changes. You understand that you have no expectation of privacy if the statement link is transmitted to an email address owned by your employer. You further agree to release Webster First Federal Credit Union from any liability if the information is intercepted or viewed by an unauthorized party at your employer or other email address selected by you.

Upon receipt of your consent and using the email address you provide, we will send you notification of the availability of your periodic account statement each statement period (statement cycle) and you will be required to access the Webster First Federal Credit Union's web site in order to view your statements. You will be required to enter your logon information and password to view the electronic statement(s) and images. It is your sole responsibility to protect your logon and password from unauthorized persons.

Your consent to receive electronic periodic deposit statements shall remain in effect until revoked by you. If you elect to revoke your consent to receive electronic statements you may do so by telephone at (800)962-4452. If the revocation of your consent is received less than fifteen (15) days before the end of your normal statement cycle, it may not take effect until the following statement cycle. Once you sign up for eStatement you will be able to view, save or print the last twelve (12) monthly statements.

If you have chosen electronic statements as your delivery preference, you will not receive a paper statement. This means that along with your statement you may also electronically receive any materials that would have gone out with the paper statement including disclosures and promotional materials.

B – System Access

Access to this service may be unavailable at times due to scheduled maintenance, unscheduled maintenance or system outage. In addition, both environmental and physical events may occur that may cause the system to become unavailable. Webster First Federal Credit Union will make every reasonable effort to ensure optimum availability of this system. However, Webster First Federal Credit Union is in no way liable for the unavailability of the system or any damage that may result from system unavailability.

Webster First Federal Credit Union disclaims any liability that relates to the improper use of this system. We are not responsible for any damage that may occur to your personal computer from the use of this service or the data transmitted through the account access link. Webster First Federal Credit Union will notify you of any change to

software and hardware requirements needed to access the system. The notification will be sent to the email address we have on record for your account, and will be available from the electronic statements site as well.

C – Your Responsibility for Maintaining the Security of your Password

Your logon and password are highly sensitive and extremely confidential and must not be disclosed to others or recorded in or on your personal computer. You agree not to disclose the logon or password to anyone not authorized by you to view your account history. You understand that in providing this information to a third party, you are granting that party the right to view your account statements, which will include your account numbers, your account balances, your account history and images of your cleared checks. You will be responsible for any transaction they may complete. You agree to notify us immediately if you believe any of your accounts have been accessed or your logon has been used without your permission. Webster First Federal Credit Union reserves the right to discontinue your access to this service if it feels the integrity of your password has been compromised.

D – Contact Information

If you need information on how to update your email address, request a paper copy of your statement or how to change your password, contact us via email or via phone at (800)962-4452 or at any of our branch offices.

E – Error Resolution Notice

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us 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. We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) 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 or question in writing and we do not receive it within 10 business days, we may not credit your account.

Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

WEBSTER FIRST FEDERAL CREDIT UNION
271 GREENWOOD STREET, P.O. BOX 70505
WORCESTER, MASSACHUSETTS 01607

Business Days: Monday through Saturday
Business Hours: Monday through Wednesday: 8:00AM - 4:30PM
Thursday: 8:00AM – 7:00PM
Friday: 8:00AM – 5:00PM
Saturday: 8:00AM - NOON
Excluding Federal Holidays

Phone: (800)962-4452 or (508)671-5140

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

All electronic statements shall be in full compliance with applicable laws and regulations. You will be notified by email when new documents are available for viewing. Please verify your email address.

IMPORTANT: PLEASE PRINT AND RETAIN THIS CONSENT AND AUTHORIZATION

Effective as of June 6, 2018