

Termination or Amendments: Access to Eagle Express Web may be denied or terminated at any time. If your access to Eagle Express Web is denied or terminated, you will be notified in writing as to the reason. We may amend the terms of this agreement after required written notification. (Notices will be mailed at least 21 days prior to any changes.)

You may cancel this agreement at any time by notifying the credit union in writing. In that event, all rights and obligations for any transaction(s) that occur before the credit union receives notice of cancellation shall be determined by this agreement.

Miscellaneous: All credits for items are provisional and accepted subject to the provisions of the Uniform Commercial Code. Except as governed by Federal Law, this agreement shall be construed and governed in accordance with the laws of the state of Mississippi.

Account Information: We may disclose information to third parties about your account or the transactions you make: 1) When it is necessary for completing transfers or, 2) In order to verify existence and condition of your account for a third party such as a credit bureau or merchant, or 3) In order to comply with government agency or court order, or 4) If you give us written permission.

Transfer Charges: We will not charge you any special fees for using our Eagle Express Web service or for any electronic funds transfer service other than normal service charges for share and deposit account. We, however, reserve the right to institute charges in the future.

Limitations: This institution has the right to limit the frequency or amounts of withdrawals.

EAGLE EXPRESS FOR THE WEB

Eagle Express Federal Credit Union's Eagle Express for the web provides you access to your credit union accounts 24 hours a day every day of the year

WITH EAGLE EXPRESS FOR THE WEB YOU CAN:

- *Verify the balance of your accounts*
- *Transfer funds from Savings to Share Draft or Share Draft to Savings, immediately or set up a transfer for a future date*
- *Transfer your loan payment from your Savings or Share Draft, immediately or set up a transfer for a future date*
- *Verify financial transactions*
- *Verify clearing of your checks*
- *Verify deposits*
- *Withdraw funds by check*
- *Import/Export using MS Money or Quicken*
- *Email the credit union*
- *Complete Person to Person Transfers (POPMONEY)*
- *Pay Bills*
- *View eStatements*
- *Sign up and Receive eAlerts*
- *Apply for Loans*



WEB SERVICES

Available At *Your* Convenience,
Eagle Express Is *Your* Personal
Credit Union Teller



P. O. Box 567
Jackson, Mississippi 39205-0567
(601) 355-6363 • 1-800-698-7570
Fax (601) 355-2567
www.eagleexpressfcu.com

EAGLE EXPRESS FOR THE WEB APPLICATION

*Eagle Express Federal Credit Union,
P O Box 567, Jackson, MS 39205*

I hereby authorize Eagle Express Federal Credit Union to enable EAGLE EXPRESS WEB (PC /Internet HomeBanking Service) on my account designated below.

I further acknowledge receipt of the *PC/Internet Home Banking Disclosure Statement.*

Account Number: _____

Primary Member's Name: _____

Address: _____

Address: _____

City: _____

State: _____ Zip: _____

Email: _____

Signature _____

Date: _____

PLEASE COMPLETE IN FULL AND RETURN TO THE CREDIT UNION

EAGLE EXPRESS WEB PC/ INTERNET HOME BANKING DISCLOSURE STATEMENT

Account Access. You may access your account using Eagle Express Web any time, seven (7) days a week, twenty-four (24) hours a day using standard PC communication software. There may be some down time for data processing maintenance.

Information: You may perform account balance inquiries, transfer funds between accounts, withdrawals by check, account history inquiries, account information inquiries, and loan information inquiries.

Withdrawals by check: You may withdraw funds from your account by check. All check withdrawals will be made payable to the primary account holder and mailed only to the address on file.

Periodic Statement: You will receive a monthly statement on your account unless there are no transactions in a particular month in which event you will receive a statement at least quarterly.

Errors: In case of errors on your electronic transfers, you may write us at: Eagle Express Federal Credit Union, P O Box 567, Jackson, MS 39205 or phone us at (601) 355-6363 or 1-800-698-7570. We must hear from you within 60 days after we sent the first statement on which the problem or error appeared. We will need the following information: 1) Your name and account number, 2) Description of the error or transfer you are unsure about, and 3) The dollar amount of the suspected error. If you tell us orally, we may request 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 after we hear from you and will correct the error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error, so that you will have use of the money during the time it takes to complete our investigation. If we decide there is no error, we will send you a written explanation within three (3) business days after we complete our investigation. You may ask for copies of the documents that we used in our investigation. We may impose a charge to your account to recover our investigation expenses if no error occurred.

Business Days: Our business days are Monday through Friday, excluding credit union holidays.

Your Liability: You must tell us at once if you believe your user password has been lost, stolen, or otherwise compromised. Telephoning is the best way of keeping your personal losses down. If you tell us within two (2) business days after you learn of the loss or theft, you can lose no more than \$50.00 if someone used your password without your permission.

If you do not tell us within two (2) business days after you learn of the theft or loss of your password and we could have stopped someone from using your password without your permission if you had told us, you could lose as much as \$500.00.

Also, if your statement shows transactions that you did not make, tell us at once. If not, you may not get back any money you lost after the sixty (60) days if we can prove that we could have prevented the loss if you had told us.

To Report Lost or Stolen User Password: If you believe your password has been lost, stolen or otherwise compromised or that someone has or may make an unauthorized transfer or withdrawal from your account, call (601) 355-6363 or 1-800-698-7570 or write: Eagle Express Federal Credit Union, P O Box 567, Jackson, MS 39205.

Liability For Failure to Make Transfers and/or Withdrawals: If we do not complete a transfer, or withdrawal 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 resulting from this failure to act. However, there are some exceptions. We will not be liable: 1) If through no fault of ours, you do not have available funds to make the transfer and/or withdrawal, 2) If the system was not working properly and you knew of the breakdown when you started the transaction, 3) If the Eagle Express Web system fails to perform your transaction due to a mechanical or software malfunction beyond our control, 4) If your account is flagged for a lost/stolen PIN, password, or unauthorized transaction on the account, 5) If circumstances beyond our control, such as, fire or flood, prevent the transaction despite reasonable precautions we have taken, 6) Any other exceptions related to other agreements we may have with you.