

Calcite Credit Union Home Banking

Calcite Credit Union Home Banking (Home Banking) is the fast and convenient way to do your financial transactions on the Internet - any time, any day, and anywhere! Simply go to our website: www.calcitecu.com and log in.

With a personal computer, browser, and Internet access, members can access their account at anytime. You can check your balance, transfer funds, and much more. There is no monthly or per-transaction fee to use Home Banking.

Security is our highest priority!! Calcite Credit Union has taken stringent measures to insure the security of financial data on-line. For our members' protection, confidential data transmitted by Calcite Credit Union's home banking uses two forms of security: password protection and data encryption.

Password protection requires you to enter a 6 to 10 digit password to ensure account information is not accessed by unauthorized users. Members will be given a temporary password. After receiving their password and actually signing on, the member will be asked to change the password, so that they are the only one with access to the information.

Data encryption is a process that transposes the information that is sent from our server to your computers browser into a code that cannot be understood or altered by using a "key". The "key" deciphers the information from our server to be able to display on your browser.

Home Banking will enable you to make electronic transactions affecting your share/savings, share draft/checking, loan accounts, make account inquiries, transfer funds, and obtain funds from these accounts.

Agreement and Disclosure

This Calcite Credit Union Home Banking Agreement & Disclosure is the contract that covers your, and our, rights and responsibilities concerning the home banking service offered to you by Calcite Credit Union. Home Banking permits you to electronically initiate account transactions involving your accounts. In this agreement, the words "you", "your", and "yours" means those who request and use Home Banking, any joint owners of accounts accessed under this Agreement, or any authorized users of this service. The words "we", "us", and "ours" mean Calcite Credit Union. The word "account" means any one or more accounts that you have with the credit union. By requesting and using Home Banking, each of you, jointly and severally, agree to the terms and conditions of this Agreement, and any amendments.

Account Access.

If we approve your application for the Home Banking service, you may access your accounts via the Internet. You must use your password and member number to access your accounts. Home Banking is accessible 365 days a year, 7 days a week, and 24 hours a day. You are responsible for the installation, maintenance, and operation of any software and your computer. Calcite Credit Union will not be responsible for any errors or failures involving any telephone service, Internet service, software installation, or your computer.

Types of Transactions:

At the present time, you may use Home Banking to:

- Transfer funds between your share, share draft, and loan accounts.
- Transfer funds to accounts of other members.
- Schedule transfers to occur on a recurring basis.
- Review account balance and transaction history for any of your share, share draft, or loan accounts.
- Request a withdrawal from any share, share draft, or loan account - by check, mailed to you.
- Download your account information to financial management software program like Quicken 2004 or below, or Microsoft Money.
- Change your password.
- Conduct other transactions permitted by Calcite Credit Union.

Transactions involving your deposit accounts will be subject to the terms of your account agreement, and transactions involving a line of credit will be subject to your loan agreement and disclosures, as applicable.

Service Limitations

Transfers. You may transfer funds to your other accounts as often as you like. You may transfer or withdraw up to the available balance in your account; or up to the available credit limit on a line of credit at the time of the transfer, except as limited under this Agreement, or your deposit or loan agreement. Calcite Credit Union reserves the right to refuse any transaction that would draw upon insufficient or unavailable funds, or that would lower an account below a required minimum balance.

Account Information. The account balance and transaction history information may be limited to recent account information involving your accounts. Also, the availability of funds for transfer or withdrawal may be limited due to our Funds Availability Policy.

E-Mail. Calcite Credit Union may not immediately receive e-mail communications that you send, and we will not take action based on e-mail requests until we actually receive your message and have a reasonable opportunity to act. If you need

to contact Calcite Credit Union immediately regarding an unauthorized transaction request, you may call us at (989) 734-4130, or (989) 766-8111, or (877) CALCITE.

Security of Your Password. The password is issued to you for security purposes. Your password is confidential and should not be disclosed to third parties, or recorded. You are responsible for safekeeping your code. You agree not to disclose or otherwise make your password available to anyone not authorized to sign on your accounts. If you authorize anyone to use your password; that authority shall continue until you specifically revoke such authority by notifying Calcite Credit Union. If you fail to maintain the security of this access code, and Calcite Credit Union suffers a loss, we may terminate your home banking services immediately.

Liability for Unauthorized Access. You are responsible for all transfers you authorize under this Agreement. If you permit other persons to use the home banking service or access codes you are responsible for any transactions they authorize or conduct on any of your accounts. However, tell us at once if you believe anyone has used your access codes or accessed your accounts through Home Banking without your authorization. If you tell us within (2) business days, you can lose not more than fifty dollars (\$50.00) if someone accesses your account without your permission. If you do not tell us within (2) business days after you learn of the unauthorized use of your account or access codes, and we can prove that we could have stopped someone from accessing your account without your permission if you had told us, you could lose as much as five hundred dollars (\$500.00).

Also, if your statement shows Home Banking 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 back any money lost after the sixty (60) days if we can prove that we could have stopped someone from making the transfers if you had told us in time. If a good reason (such as a hospital stay) kept you from telling us, we will extend the time periods.

If you believe that someone has used your access codes or transferred money from your account without your permission, call Calcite Credit Union at (989) 734-4130, or (989) 766-8111, or (877) CALCITE.

Or write us at:

Calcite Credit Union
478 N. Third Street
Rogers City, MI 49779-1309

Business Days. Our business days are Monday through Friday, excluding Federal Holidays.

Fees and Charges. At this time there are no charges for Home Banking services. From time to time, the charges may be changed. We will notify you of any changes as required by law. If you request a transfer or check withdrawal from your line of credit

account, such transactions may be subject to charges under the terms and conditions of your loan agreement.

Periodic Statement. Transfers and withdrawals transacted via the Internet will be recorded on your periodic statement. You will receive a monthly statement from us for your share draft and share savings accounts, unless there are no such transfers in a particular month. In any case, you will receive a statement at least quarterly.

Account Information Disclosure. We will disclose information to third parties about your account or the transfers you make:

- Where it is necessary for completing transactions; or
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant;
- In order to comply with governmental agencies or court orders; or
- If you give us written permission.

Calcite Credit Union's Liability for Failure to Make Transfers. If we do not complete a transfer from your account on time or in the correct amount according to our Agreement with you and the instructions you transmit, we will be liable for your actual losses or damages. However, Calcite Credit Union will not be liable:

- If, through no fault of ours, you do not have adequate funds in your account to complete a transaction, your account is closed, or the transaction amount would exceed your credit limit on your line of credit, if applicable.
- If you used the wrong password or you have not followed any applicable computer, Internet Access, or Calcite Credit Union user instructions for making transactions.
- If your computer fails or malfunctions or the Home Banking service was not properly working, and such problem should have been apparent when you attempted such transaction.
- If circumstances beyond our control (such as fire, flood, telecommunication outages, postal strikes, equipment or power failure) prevent making the transaction.
- If the funds in your account are subject to an administrative hold, legal process, or claim.
- If you have not given Calcite Credit Union complete, correct, and current instructions so we can process a transfer.
- If the error was caused by a system beyond our control, such as your Internet Service Provider.
- If there are other exceptions as established by the credit union from time to time.

Termination of Home Banking Services. You agree that we may terminate this Agreement and your use of Home Banking services if you or any authorized user of your account breaches this or any other agreement with us; or, if we have reason to believe that there has been an unauthorized use of your account or password. You or any other

party to your account can terminate this Agreement by notifying us in writing. Termination of service will be effective the first business day following the receipt of your written notice. However, termination of this Agreement will not affect the rights and responsibilities of the parties under this Agreement for transactions initiated before termination.

Notices. Calcite Credit Union reserves the right to change the terms and conditions upon which this service is offered. The credit union will mail a notice to you at least twenty-one (21) days before the effective date of any change, as required by law. Use of the Home Banking service is subject to existing regulations governing your accounts and any future changes to those regulations.

Billing Errors. In case of errors or questions regarding your Home Banking transactions, telephone us at (989) 734-4130, or (989) 766-8111, or (877) CALCITE, or write us at Calcite Credit Union, 478 N. Third St., Rogers City, MI 49779-1309, as soon as you can. We must hear from you no later than sixty (60) days after we sent the first statement on which the problem appears.

Tell us your account number.

Describe the transaction you are unsure about, and explain why you believe it is an error, or why you need more information.

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 ten (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 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 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 (3) 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.

Enforcement. You agree to be liable to Calcite Credit Union for any liability, loss, or expense as provided in this Agreement that we occur as a result of any dispute involving your accounts or services. You authorize the credit union to deduct any such liability, loss, or expense from your account without prior notice to you. In the event either party brings a legal action to enforce the Agreement, or collect any overdrawn funds on accounts accessed under this Agreement, the prevailing party shall be entitled,

subject to applicable law, to payment by the other party of its reasonable attorneys fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions, if applicable.

If you believe that any provision of the Michigan Electronic Funds Transfer Act has been violated, you should notify the Financial Institutions Bureau - Credit Union Division, P. O. Box 30224, Lansing, MI 48909, or the National Credit Union Administration, Division of Supervision, 4225 Naperville Road, Suite 125, Lisle, IL 60532.

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