

Memorize them, just as you learn a frequently called telephone number. Do not write your PIN on your Debit Card, and do not keep PIN/Passwords near telephones or your personal computer in your home or office. If you must write these numbers down, do so in a way that won't make it easy for someone to find them and know what they are. Don't let anyone use your Debit Card or watch you key in your PIN or Password. If you believe an unauthorized person has gained access to your PIN or Password, telephone the Credit Union immediately (see "HOW TO CONTACT US" at the end of this disclosure) and instruct us to deactivate/block the card or change your PIN.

Remember that a PIN is not required to use a Debit Card for signature transactions. Treat your Debit Card as carefully as you treat cash.

CONSENT TO TERMS

By applying for, keeping, signing or using any EFT device, you acknowledge receipt of this disclosure and you agree that your use of EFT services will be subject to its terms. If you don't want to use ExpressLine or Online Banking, or Mobile Banking (once it becomes available), call or visit the Credit Union and ask us to de-activate your PIN and/or password. If you don't want to use a Debit Card, cut all issued cards in half and return them to the Credit Union with a request that they be cancelled.

EXPRESSLINE-AUTOMATED TELEPHONE ACCESS TO YOUR ACCOUNTS (VOICE RESPONSE)

Our ExpressLine Voice Response System lets you access your accounts electronically by touch-tone telephone from anywhere in the United States. We will give you instructions on how to conduct transactions on your account by phone.

Available Services

By keying in your confidential PIN and the proper command on a touch-tone phone, you will be able to: 1) transfer funds between your Regular Share Savings, Checking, and Money Market Accounts, 2) make loan payments by direct transfer from your Regular Share Savings, Checking or Money Market Accounts, 3) obtain account information, including posting of transactions, loan status, account balances, dividends, last deposit and check clearance status, savings and loan rates, loan terms, or 4) request withdrawal by check payable to you from your Regular Share Savings Account (the check will be mailed to the primary member at his/her address of record). Other related services may be added upon notice to you.

Generally, the ExpressLine Voice Response System is available seven days a week, twenty-four hours a day. The only time you will not be able to access your account is during computer system maintenance.

Limitations on ExpressLine Use

Federal regulations limit certain non-personal transfers by telephone from your non-transaction accounts to six transactions per month (see the section entitled "Deposits and Withdrawals" in this Handbook). ExpressLine transfers are considered non-personal.

Unauthorized ExpressLine Transactions

Notify the Credit Union immediately if you believe an unauthorized person has gained access to your secret ExpressLine PIN. You should also change your PIN immediately. Call ExpressLine to obtain instructions for changing your PIN by telephone. If you believe an unauthorized person has obtained your PIN and used it to change your ExpressLine PIN, please call the Credit Union (see "HOW TO CONTACT US" at the end of this Handbook) to close your accounts to ExpressLine access. See "Unauthorized Transactions" in the "TERMS APPLICABLE

TO ALL EFTs" section of this disclosure for information on how to contact the Credit Union and other information on your potential liability for unauthorized transactions.

Additional Terms Applicable to ExpressLine

Please read the section below entitled "Terms Applicable to All EFTs" carefully. These terms apply to ExpressLine.

ON-LINE BANKING AND BILL PAYER; MOBILE BANKING (WHEN AVAILABLE)

You can use your PC for a variety of transactions. You must have a personal computer with the following system requirements to use Online Banking and Bill Payer:

1. Internet Access
2. Modem capable of at least 28.8 bits per second (bps).
3. A version of a browser that is SSL (secure socket layer) enabled, such as a Netscape Navigator version 6.2 or greater, or Microsoft Internet Explorer version 5.0 or greater.

You must have a Credit Union Checking Account to use Bill Payer. Mobile Banking Service is part of Online Banking and requires a cell phone or PDA with internet access software and a special software application downloaded to your mobile device.

Available Services

By following the instructions that appear on the screen, you can use Online Banking on your home computer to perform any transaction you can perform with ExpressLine. You can also download account history and print prior statements.

With Bill Payer, you can pay your bills on-line without writing checks, saving you time and postage. By accessing Bill Payer through Online Banking, you can make a single payment, set up recurring manual payments that vary in amount, or set up automatic payments in the same amount at the same frequency (such as monthly or bi-weekly) to merchants.

With Mobile Banking, you can (i) transfer funds between your Checking, Savings and signature credit line accounts, (ii) find out if checks have cleared, and (iii) verify account balances (except for IRA accounts, HSA accounts and certificates). Bill Payer using Mobile Banking is not yet available.

Online Banking, Bill Payer and Mobile Banking are generally available 24-hours a day, seven days a week, although the system may from time to time be shut down for maintenance.

If you do not want to use both Online Banking and Bill Payer, please call or visit the Credit Union and ask us to deactivate your password. If you want to cancel the Bill Payer service, you can select the "Stop Bill Pay" option in Bill Payer at any time. If you want to cancel Mobile Banking, you can select to cancel Mobile Banking service through Online Banking or call the Credit Union at any time.

Activating On-Line Banking, Bill Payer and Mobile Banking

Log into Online Banking by following the instructions that appear on the screen. Instructions will be provided in Online Banking to change your password. To activate Bill Payer, sign on to Online Banking by entering your Online Banking password and clicking the "Pay Bills" button. The first time you log into Bill Payer, you will be required to agree to the terms of the on-line banking disclosure to proceed. Bill Payer will give you complete instructions on setting up payments.

To access Mobile Banking (when available), you must first enroll in Online

Banking, and follow the link to Mobile Banking Environment. You will receive an activation code and select your special Mobile Pin. You must download the Credit Union's mobile banking application (the "Software") onto your cell phone or PDA, and confirm your account access with the activation code, your member number and Mobile PIN. Before you can conduct transactions, you will have to read and agree to special Mobile Banking terms including software license restrictions. You will then use your Mobile PIN to access your accounts from your cell phone/PDA at anytime.

Limitations on On-Line Banking, Bill Payer and Mobile Banking Use

All transactions are limited to available funds in your accounts. Single Bill Payer payments cannot exceed \$9,999.99. You can pay as many bills as you like, but you can have no more than 250 merchant payees set up at any one time. Online Banking transfers out of your Regular Share Savings and Money Market Savings Account are limited to six per month. (See the "DEPOSITS AND WITHDRAWALS" section of the Handbook for details on withdrawal limits.) Bill Payer payments can be made only to U.S. merchants and only in U.S. Dollar denominations. Bill Payer cannot be used to pay money you owe to governmental entities such as taxes, or to make court-ordered payments such as child support. If you have available overdraft protection by agreement we will make account transfers or loan advances to your Checking Account to cover Bill Payer payments that would otherwise overdraw your account.

Special Bill Payer Instructions

You are responsible for providing us with complete and accurate information about the merchant you wish to pay (a) when you first set up the account on Bill Payer and (b) if merchant information changes. Bill Payer will give you detailed instructions about what information is required. We do not verify the accuracy of merchant information.

You tell us the date that your payment is due. We will deduct the necessary funds to make the payment from your account at the start of business two to five business days before the payment is due. We will attempt to send the payment to the merchant by check or electronic transfer on the day we deduct the funds from your account. Whether your payment is made by check or electronically, you must have funds available in your account to make the payment by 12:01 a.m. five business days before the payment due date. If you are setting up a new payment, and the payment is due in less than five business days, we will deduct the funds from your account at the start of business on the business day after you set up the payment. If you want us to send a same-day payment, your request must reach us before 12:01 a.m. on that business day. The merchant may not receive the payment on time if we do not have complete and accurate instructions and funds by 12:01 a.m. five business days before the payment is due.

If you intend to rely on funds from direct deposit to make a bill payment, be aware that we do not receive those funds until after the funds are deducted from Bill Payer.

If our first attempt to make a Bill Payer payment fails due to insufficient funds or other reason, we attempt the payment a total of five times. If we are still unsuccessful, we will charge our standard returned share draft fee to your account.

We will not be responsible for late payments if you fail to observe these time limits or if you do not provide us with complete and accurate merchant information.

You can cancel a bill payment by clearing the "due date" and "payment amount" fields or deleting the merchant from Bill Payer at any time before funds are withdrawn from your account. However, once the funds are withdrawn from your account, electronic payments cannot be stopped and you will have to resolve

any disputes directly with the merchant. It may be possible to stop a payment by check if we receive your request before the merchant cashes the check. We will make reasonable efforts to stop check bill payments but cannot guarantee that we will be able to do so.

The Credit Union will be responsible for late fees only if we fail to follow your timely, complete and accurate instructions. You will be responsible for any late fees that occur because you have not given us accurate or complete information, because you do not have sufficient available funds in your account by 12:01 a.m. five business days before your payment due date, because you have not instructed us to make the payment on time, because a check we mailed was lost or misdelivered by the postal service, or if making a mortgage payment, you did not select a payment due date on the business day of or prior to the actual due date (we are not responsible if the due date you entered is within the grace period).

Special Mobile Banking Software Terms (when available)

After enrollment in Mobile Banking, your use of the mobile banking Software is subject always to the following conditions: **a.** You will not use the Software for any purpose other than to access your own account(s) via the Mobile Banking-service on your own mobile device; **b.** You will not download or install the Software into a mobile phone which you do not own or have exclusive control; **c.** You will not permit or enable any person to access the Software, or leave your mobile device unattended in such a manner as to enable a person to access the Software; **d.** You will not reproduce, modify or reverse engineer the Software or permit another person to do so; **e.** You will not permit any person to access your Mobile PIN or activation codes or otherwise enable him to download a copy of the Software; **f.** The Software is made available to you strictly on an "as is" basis, no warranty is made in relation to the Software, and all warranties which may be implied by law or custom are excluded; and **g.** You will not hold the Credit Union liable for any incompatibility of the Software with your mobile device or for any loss or damage to any mobile device which may be caused by the Software or the installation process.

Unauthorized On-Line Banking Transactions

Notify the Credit Union immediately if you believe an unauthorized person has gained access to your secret Online Banking password or your Mobile PIN. You should also change your password immediately by using Online Banking and following the instructions. If you believe an unauthorized person has used your password to change your password, please call or visit the Credit Union immediately. See "Unauthorized Transactions" in the "TERMS APPLICABLE TO ALL EFTS" section of this Handbook for information on how to contact the Credit Union and other information about your potential liability for unauthorized transactions.

Fees

See the current Schedule of Fees and Charges for any fees that may apply to Online Banking or Bill Payer. There are no special or extra fees for Mobile Banking within Online Banking.

Additional Terms Applicable to On-Line Banking and Bill Payer

Please read the section in this Handbook entitled "TERMS APPLICABLE TO ALL EFTS" carefully. These terms apply to Online Banking (including Mobile Banking) and Bill Payer.

Online Banking and Personal Computer Security

We use web browsers that are capable of conducting a secure session with an SSL (Secure Sockets Layer) enabled web server. This means that data transmitted between your computer and our server is scrambled during transmission. When the data finally arrives at our server, it is unscrambled.

You might find the following measures, which are commonly recommended,

helpful in securing your personal and financial information.

Try to create original passwords:

- Use a combination of numbers, letters and punctuation
- Longer passwords are better
- Make sure your password is something you can remember without writing it down
- Memorize your password

Use and install anti-virus programs: Viruses can infect a home computer in many ways: through floppy disks, CDs, e-mail, websites and downloaded files.

Anti-virus programs help protect your computer against most viruses, worms, Trojans and other unwanted invaders that can make your computer "sick." Viruses, worms and the like often perform malicious acts, such as deleting files, accessing personal data or using your computer to attack other computers. If a file is found to be infected with a virus, most anti-virus programs provide you with options of how to respond, such as removing the harmful item or deleting the file. Installing an anti-virus program and keeping it up-to-date is the best defense for your home computer.

Install firewalls: A firewall can be described as a security guard for your home computer. The guard is a piece of software or hardware that helps protect your PC against hackers and many computer viruses and worms. It is a good idea to install a firewall on your home computer.

Avoid E-mail Scams: All internet users should be aware of the online scam known as "phishing" (pronounced "fishing"). Phishing involves the use of e-mail messages that appear to come from your bank or another trusted business, but are actually from imposters.

Phishing e-mails typically ask you to click a link to visit a web site, where you're asked to enter or confirm personal financial information such as your account numbers, passwords, Social Security number, credit card numbers, debit card number, PINs or other data. Although these web sites may appear legitimate, they are not. Thieves can collect whatever data you enter and use it to access your personal accounts.

Keep your computer up to date: Most software vendors provide free patches to fix problems in their products. You can usually download these patches from the vendor's web site.

Back Up Data: It is a good practice to back up important files and folders on your computer. To back up files, make copies onto CDs or floppy discs.

PLEASE NOTE: San Francisco Federal Credit Union cannot and does not warrant the security of any online environment, nor do we warrant the performance of your computer equipment or software or the Mobile Banking software.

DEBIT CARDS

A Debit Card (also known as a Check Card) bears the VISA® logo, but it is not a credit card. A Debit Card enables you or anyone you authorize to use the Debit Card to order the Credit Union to make payments from your linked Credit Union Checking Account without writing a check. If you have a checking account you can use the Debit Card to pay participating merchants for goods or services, either through a point-of-sale terminal displaying the logo of a network we have designated or by a signature transaction. You can also use a Debit card with a checking, savings, or money market account to obtain cash from ATMs, that display logos of networks we have designated. Use of the Debit Card authorizes the Credit Union to charge your Checking Account or the other account you designate for ATM access for the full amount of the transaction plus any applicable service fee as soon as the transaction posts to your account.

There is no deferred payment as there is with a credit card.

Available Debit Card Services - Signature Transactions

You can use your Debit Card to access your linked Checking Account to purchase goods and services from participating VISA® merchants and obtain cash from financial institutions displaying the VISA® logo, on signature transactions, up to \$5,000 per day. We can add other services by giving you any notice required by law.

Available Debit Card Services - PIN Transactions

You can also use your San Francisco Federal Credit Union Debit Card to withdraw cash up to \$500.00 per day, usually in \$20.00 increments, from your linked Regular Share Savings or Money Market Savings and Checking Account. Withdrawals are available at proprietary ATMs and at non-proprietary ATMs on networks in which we participate. You can use your Debit Card to make purchases or withdraw cash from your linked Checking Account for up to \$2,500 per day in point-of-sale (POS) transactions at terminals on networks in which we participate. You can also use your Debit Card at proprietary ATMs and ATMs on certain networks to transfer funds between linked accounts and make deposits to your linked accounts. Proprietary ATMs are ATMs that we own and operate. The logos of ATM networks and point-of-sale networks in which we participate are shown on the back of your Debit Card.

Debit Card Transaction Limits

All Debit Card transactions are limited to the amounts listed above for those transaction types or the available funds in your account, whichever is less. The per-day limit for signature transactions applies to 24-hour periods Monday through Saturday. From start of business Saturday to start of business Monday counts as one day for determining the limit for signature transactions. The per-24-hour-period limit for ATM and point-of-sale transactions applies seven days a week.

You can designate one Savings or Money Market Account and one Checking Account to access at ATMs with your Debit Card. You can access your designated non-Checking Accounts only at ATMs. Merchant and point-of-sale transactions can access only your Checking Account.

If you have a Debit Card with only a Savings Account linked, you will be able to conduct ATM transactions only. Signature and POS transactions are only available with a linked Checking Account.

Until the earlier of (1) five days from the date of the merchant transaction or (2) the merchant authorization clearing your account, your total authorization limit will be reduced by the amount of the merchant authorization. After the transaction clears, your total authorization limit will be permanently reduced by the amount of the transaction plus any applicable fees, although additional deposits to your Checking Account will of course increase your total authorization limit after they have cleared.

Although you have sufficient funds in your Checking Account to cover a requested withdrawal, it may be possible that an ATM, merchant, financial institution or other entity that honors the Debit Card will not be able to determine your actual balance. Therefore, the Credit Union will not be liable for the refusal or inability of any such ATMs or entities to allow you to use your Debit Card or for their retention of your Card.

All use of your Debit Card must be backed by actual available funds in the Credit Union account you are accessing. If you have been approved for overdraft protection on your Checking Account, we will make a loan advance or