



Terms and Conditions for Online Banking, Mobile Banking, and Bill Payment

This agreement is a supplement to your Important Account Information Disclosure that you received upon account opening and sets forth any additional terms and conditions applicable to First Priority Credit Union's Online and Mobile banking products.

By clicking "I agree" during the electronic enrollment process, you are giving us permission to set you up as an online banking user and confirming that you have read, understood, and agree to the terms of this Online Banking Agreement.

Once enrolled in Online Banking you can opt to authorize Mobile Banking, Bill Pay, Mobile Check Deposit by completing an additional enrollment within the online banking platform, or by using the product. The terms and conditions of those products are outlined below.

In this agreement the words "you" and "your" refer to each member that requests enrollment or uses FPCU's Online Banking and/or Bill Payment services. The words "we", "us", "our", "FPCU" and "First Priority" refer to First Priority Credit Union.

Online Banking Authorization

You AUTHORIZE First Priority to provide access, to you and any direct joint owners of your account, to perform transactions via online banking including, but not limited to:

- Check account balances
- Transfer funds between accounts, including a regular loan payment
- View all account history
- View account information including interest rates and payment information
- Update personal information such as phone numbers, and email addresses.

Mobile Banking Authorization

If Mobile Banking is activated for your account(s), you will be required to use secure login information to access the account(s).

You AUTHORIZE First Priority to provide access, to you and any direct joint owners of your account, to perform transactions via online banking including, but not limited to:

- Check account balances
- Transfer funds between accounts, including a regular loan payment
- View all account history
- View account information including interest rates and payment information
- Update personal information such as phone numbers, and email addresses.
- Process payments from your checking account to a third party via bill pay services and a personal computer/Internet connection.
- Make deposits using Remote Deposit Capture. A separate Terms and Conditions applies to Mobile Deposit which you will need to accept when you utilize the Mobile Deposit feature on your phone.

Bill Pay Authorization

When you enroll in Bill Pay, you, in addition to the access and authorization provided through your Online Banking Authorization and Mobile Banking Authorization also AUTHORIZE First Priority to provide access, to you and any direct joint owners of your account, to perform transactions via Bill Pay. You must have a checking account with First Priority Credit Union to access Bill Pay.

You AUTHORIZE, First Priority to process payments from your checking account to a third party via bill pay services and a personal computer/Internet connection.

You UNDERSTAND that bill payments may take up to 10 business days to reach a payee and that they will be sent either electronically or by check. FPCU is not liable for any service fees or late charges levied against you.

You UNDERSTAND that there is no option to expedite your bill payment. If you are looking for an expedited payment you should contact the payee directly.

You UNDERSTAND that you are responsible for any monetary loss or penalty that you may incur due to the lack of sufficient funds or other conditions that may prevent the withdrawal of funds from your account. You are also aware that if your account is overdrawn an Insufficient Funds fee of \$30.00 will be charged to your account.

You UNDERSTAND that if you request a Stop Payment on an electronic payment that a fee of \$25.00 may be charged to your account.

FPCU is not responsible for errors, or technical and other difficulties that may occur in any Third Party software, hardware, data, and internet services that you may use to access online banking, mobile banking and bill pay.

You UNDERSTAND that online banking, mobile banking, and bill payment services are FREE of any monthly service fees, but that the credit union may close your online Banking or bill pay account after 6-months of inactivity.

In order to use FPCU's online, mobile banking or bill pay you must have a personal computer (PC) or an alternate device with access to the Internet. Please contact your internet carrier for any data or additional fees that may apply.

A user ID and password are required to use online, mobile and bill pay services. You will be asked to create the user ID and password that you will use to access online banking. It is your responsibility to keep your user ID and password confidential and to meet the minimum-security requirements set forth on the enrollment. You agree not to disclose this Password or make it available to anyone.

Any change in the terms and conditions of this agreement will be done in writing (via statement message, notice within online banking, mail, or email) by First Priority Credit Union.

If at any time you decide to discontinue online banking you must provide written notification to: First Priority Credit Union, 100 Swift Street, East Boston, MA 02128.

Any change in the terms and conditions of this agreement will be done in writing (via statement message, notice within online banking, mail or email) by First Priority Credit Union.

By clicking the "I agree" button below you are confirming that you have read, understood and agree to the terms of this Enrollment Agreement, confirming that you would like to be enrolled as an online banking user and that this agreement has been provided to you electronically by First Priority Credit.