In this Online and Mobile Banking Agreement and Disclosure, the words "you", "your" and "yours" mean each and every one of you who registers for or who utilizes the Online Banking service. The words "we", "us", "our", and "Valley Strong", each mean Valley Strong Credit Union. "Agreement and Disclosure" means this Online and Mobile Banking Agreement and Disclosure.

This Online and Mobile Banking Agreement and Disclosure specifically governs the Valley Strong Credit Union Online Banking and Mobile service and contains your and our rights and responsibilities and the terms and conditions under which this service is provided. **Please read this Online and Mobile Banking Agreement and Disclosure carefully and retain it for your records.**

The terms of this Agreement are in addition to the terms of any deposit account agreements you have with us, including the Signature Card, Rate and Fee Schedule, Your Ability to Withdraw Funds, Electronic Fund Transfer Disclosure and Agreement, Truth in Savings Disclosure and any change in terms notices.

Online Banking Service

Account Access: You may use any device to access your accounts via Online Banking. There is no limit to the number of your owned accounts you will be able to access using the Online Banking service. To gain access to Online Banking, you will need a valid email address on file. You must use your owned account number, Date of Birth, eMail Address, Social Security Number and zip code to access your accounts when first establishing Online Banking access. Any person having access to your username and password will be able to access your accounts through the Online Banking service and perform all transactions, including reviewing account information and making transfers to other accounts and to other persons. If you voluntarily share your username and/or password with any third party, Valley Strong will not be held responsible for any unauthorized access or transactions. The Online Banking service is accessible seven (7) days a week, twenty-four (24) hours a day, except that Online Banking services may be inaccessible for a reasonable period for system maintenance. In addition to the reasons set forth below, we may modify, suspend, or terminate your access to the Online Banking service at any time and for any reason without notice.

Multi Factor Authentication: When accessing Online Banking or Mobile Banking from a new device, a one-time code will be sent via your preferred method, such as text, voice call or 2FA to the phone number associated with your account. You will need to enter the one-time code in Online Banking or Mobile Banking to securely access your account. If you share the multi-factor authentication (MFA) code or one-time passcode with any third party, Valley Strong will not be held responsible for any unauthorized access or transactions.

Equipment Requirements: You must have access to a computer or mobile device with Internet access. Adobe® Acrobat Reader® may be required to access supporting documents or promotional materials. **JavaScript** is required for the application to function

optimally. If not enabled, certain functions will not work properly. In addition, you must have a printer capable of printing your electronic Communications and understand that Valley Strong recommends that you do so. In the alternative, you must have and maintain the ability to electronically save and visually display electronic Communications on your computer. You understand that we do not make any warranties on equipment, hardware, software, internet service provider, or any part of them, expressed or implied, including, without limitation, any warranties of merchantability or fitness for a particular purpose.

Online Banking provides access to various transaction types as offered by the credit union. The specific services and features available are subject to change. The Valley Strong website lists all feature available in Online Banking.

Eligibility Requirements: Member must be in good standing as determined by Valley Strong.
Service Limitations: The following limitations on Online Banking service transactions may apply:
a. 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 the processing time for ATM transactions and our "Your Ability to Withdraw Funds Policy."
b. E-mail: We may not immediately receive messages that you send. We will not act based on e-mail requests until we actually receive your online banking message and have a reasonable opportunity to act. If you need to contact us immediately regarding an unauthorized transaction or stop payment request, you may call us at the telephone number set forth in the Liability for Unauthorized Access section.

Browsers: The following browsers and versions are compatible with our Online Banking:
• Google Chrome: Latest 2 versions.
• Firefox: Latest 2 versions.
• Microsoft Edge: Latest 2 versions.
• Safari: The latest two major versions or only the latest version if it's over one year old.
• Chrome for Android: The current device operating system browser.
• Mobile Safari for IOS: Last 2 major versions. The current device operating system browser.

Liability for Unauthorized Access: You are responsible for all transactions you authorize under this Agreement. If you permit other persons to use the Online Banking and/or Mobile Banking service or share your password, you are responsible for any transactions they authorize or conduct on any of your accounts (i.e. checking, shares, Visa, loans, etc.) If you believe your Online Banking or Mobile Banking has been accessed by anyone without your authorization or that your username and password is compromised, please notify Valley Strong Credit Union immediately at (661) 833-7900 / (800) 221-3311. Timely notification enables us to take appropriate action to help mitigate any potential losses.

If someone accesses your accounts or gains access to your username and password without your permission, and you notify us within two (2) business days, you can lose no more than fifty dollars ($50). However, failure to notify us within two (2) business days of learning of unauthorized use of your account or password may result in a loss of up to five hundred dollars ($500), if we can prove that we could have stopped someone from accessing your account without your permission.
In any event your liability for unauthorized line of credit transactions through Online Banking is fifty dollars ($50.). Also, if your statement shows Online Banking transfers that you did not make, let us know immediately. If you do not notify us within sixty (60) days after the statement was mailed to you, you may not get back any money lost after sixty days (60) if we can prove that we could have stopped someone from making the transfers if you had told us in time. If extenuating circumstances prevented you from notifying the credit union within the required time, we may extend the notification period as permitted by law. If you believe that someone has used your password or has transferred or may transfer money from your account without your permission, call us immediately at: (800) 221-3311.
Or write to us at:
Valley Strong Credit Union
P. O. Box 9506
Bakersfield, CA 93389-9506
Business Days: Our business days are Monday through Thursday, between 9:00 a.m. and 5:00 p.m. PST and Friday from 9:00 a.m. to 6:00 p.m. PST. Holidays are not included.
Fees and Charges: There are certain charges for some Online Banking services as set forth in our Rate and Fee Schedule. 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 account or line of credit account, such transactions may be subject to charges under the terms and conditions of your loan agreement.
Periodic Statements: Transfers and withdrawals transacted through Online Banking will be recorded on your periodic statement. You will receive a statement monthly unless there is no transaction in a particular month. In any case, you will receive a statement at least quarterly.
Liability for Failure to Make Transfers: If we do not complete a transfer to or 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, we will not be liable in the following instances. If, through no fault of ours, the available balance in your account is insufficient 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 properly followed any applicable computer, Internet access, or our user instructions for making transfers. If your computer fails or malfunctions or the Online Banking service was not properly working, and such problem should have been apparent when you attempted such transaction or if circumstances beyond our control (such as fire, flood, telecommunications outages, equipment or power failure) prevent us from making the transaction. If the funds in the account are subject to an administrative hold, legal process or other claim. If you have not

given us complete, correct and current instructions so Valley Strong 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 us from time to time.

Credit Score Authorization, powered by Savvymoney

As a feature to our Online and Mobile Banking service, we will provide you with your credit score and report. This is a soft pull and will not affect your credit score.

You authorize our partner SavvyMoney, Inc. to continuously obtain your credit report and use the information to verify your identity, provide you with financial education, and invite you to apply for products and services made available by us.

Click here if you wish to decline enrollment in SavvyMoney services.

By clicking 'I Agree', you are accepting SavvyMoney's Terms of Service and Privacy Policy (unless you completed the decline enrollment instructions above). You may revoke this authorization at any time through your credit score profile settings.

Termination of Online Banking Services: You agree that we may terminate this Agreement and your use of the Online Banking service, if you or any authorized user of your account or password breach 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 the account can terminate this Agreement by notifying us in writing, over the phone, or through Online Banking. Termination of service will be effective on the first business day following 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. There are no fees associated with the termination of your Agreement to Online Banking. If you terminate, you authorize us to continue making transfers you have previously authorized until such time as we have had a reasonable opportunity to act upon your notice of termination. If we terminate this service, we reserve the right to make no further transfers you have authorized.
Change-in-Terms and Notices: We reserve the right to change the terms and conditions upon which this service is offered. We may add, delete, or amend terms, conditions and other provisions, fees, charges, or other terms described in this Agreement. We will send you a notice to the postal address provided by you
and/or send notice to your E-mail address, as requested by you, at least twenty-one (21) days before the effective date of any change, as required by law. Use of the Online Banking service is subject to those terms or regulations.
Billing Errors: In case of errors or questions about your Online Banking transactions, telephone us at the phone number or write to us at the address set forth above in the

Liability for Unauthorized Access section 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 sixty (60) days after we sent the **first** statement on which the problem appears. Tell us your name and account number. Describe the transaction you are unsure about and explain as clearly as you can 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 ten (10) business days after we hear from you and we will correct any error promptly. If we need more time, however, we may take up to forty-give (45) days to investigate your compliant 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 the use of the funds 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 ten (10) business days, we may not credit your account. 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. If a notice of error involves an electronic funds transfer that occurred within thirty (30) days after the first deposit to the account was made, the applicable time periods for action shall be twenty (20) business days in place of ten (10) business days. If a notice of error involves an electronic funds transfer that was initiated in a foreign county or occurred within thirty (30) days after the first deposit to the account was made, the applicable time period for action shall be ninety (90) calendar days in place of forty-five (45) calendar days.

Assignment: You agree to be liable to us for any liability, loss, or expense as provided in this Agreement that we incur as a result of any dispute involving your accounts or services. You authorize us 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 attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions, if applicable.

Governing Law: This Agreement shall be governed by and construed in accordance with all applicable federal laws and all applicable substantive laws of the State of California where you opened your account, and by the bylaws of the Credit Union as they now exist or may be hereafter amended. You understand that we must comply with these laws, regulations, and rules. You agree that if there is any inconsistency between the terms of the Agreement and any applicable law, regulation, or rule, the terms of this Agreement will prevail to the extent any such law, regulation, or rule may be modified by agreement between us.

Your Acknowledgments and Agreement

• I agree to the terms, conditions and agreements which govern my accounts at Valley Strong Credit Union. I am responsible for all Online Banking Service transactions and the confidentiality of my Username and Password. I agree not to disclose or otherwise make my Password available to anyone. I agree to not share my multi-factor authentication

(MFA) code. By agreeing to the terms of this Agreement, I acknowledge that I must have my own Password to access my Online Banking account.
• I agree that I will change my Password immediately, if an unauthorized person obtains access to my Password and notify Valley Strong of such activity.
• All monetary transactions via Online Banking will be completed subject to available funds in my account.
• I understand this agreement is subject to change with proper notification prior to the effective date of the change, as provided by law or regulation.
• Valley Strong Credit Union may terminate or restrict Online Banking transactions without notice and I may terminate this agreement at any time by giving written notice.

After reviewing the above disclosure and agreement terms, click accept below to agree.