

Baton Rouge Telco Federal Credit Union

ONLINE BANKING AND MOBILE APP TERMS AND CONDITIONS

By registering for Baton Rouge Telco Federal Credit Union ("Telco") Online Banking or Mobile App services, you agree to the following terms and conditions. The term "us," "we" or "our" in this Policy refers to Baton Rouge Telco Federal Credit Union.

YOUR RESPONSIBILITY

- It is your responsibility to protect the privacy of your Online Banking username and password. Change your password often to help reduce the possibility of fraud. You agree to keep your login credentials private and not share with others not on your account. Any sharing of your personal username and/or password to non-account holders may result in a loss in which you are liable, as well as restriction and/or limitation of future access. Allowing others to access your account by bypassing multi-factor authentications furthers your liability. No legitimate business, including loan companies or employers, will ask for your login credentials.
- If you believe your Online Banking username or password has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, email us at members@brtelco.org, or call us at (225) 924-8900 in Baton Rouge or (800) 634-3044 outside Baton Rouge.
- Your liability for unauthorized transfers is as follows: TELL US AT ONCE if you believe your Online Banking username or password has been lost or stolen. Immediately notifying Telco via Email or telephone is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days, you can lose no more than \$50.00 if someone used your password without your permission. (If you believe your password has been lost or stolen, and you tell us within 2 business days after you learn of the loss or theft, you can lose not more than \$50.00 if someone used your password without your permission).
- If your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was delivered to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from making the transfer had you told us in time.
- Access to your credit union accounts through Baton Rouge Telco Federal Credit Union's Online Banking and Mobile App services will be restricted if your user status becomes "inactive." To retain your active user status, you must perform at least one login during a 180-day period.

USER DATA ONLINE PRIVACY POLICY

Baton Rouge Telco Federal Credit Union ("Telco") understands the importance of protecting your privacy. We believe that trust is one of the most important aspects of a relationship. We value the trust you place in us to keep your finances and other information confidential, and our goal is to maintain trust and confidence when handling your personal information.

This Online Privacy Policy ("Policy") describes how Telco collects, uses, shares, and protects information when you visit or use www.brtelco.org ("the Website"). By using the Website, you consent to the terms and conditions of this Policy, including your consent to our use and disclosure of information about you in

the manner described in this Policy. The term “us,” “we” or “our” in this Policy refers to Baton Rouge Telco Federal Credit Union.

ACCESS

Member Access

As long as your account is in good standing at Telco, you are eligible for Online Banking. You may gain access to your accounts online through use of any of your internet-enabled devices supported by Telco.

Requirements

When you initially log into Online Banking, you will need to know your member number and MANDI (audio response service) PIN. You will then be required to accept disclosures, create stronger login credentials, and set the multi-factor authentication methods for added security.

Touch ID

Some Touch ID mobile devices are supported when using our mobile app. Touch ID is an alternate login option to the traditional username/password. It will allow you to access mobile banking using built-in, fingerprint-sensor technology. Your device stores encrypted Touch ID fingerprints that you have added. Our mobile banking app cannot access or identify the owner of the actual fingerprint. It only determines if the fingerprint is valid on that device. This means that by choosing to enable Touch ID, every person with an enrolled fingerprint on your device may have access to your account. It is your responsibility to manage this access on your device. If your device is stolen you must disable the Touch ID.

INTERRUPTION OF SERVICE

At certain times, Telco's online services may not be available due to system maintenance or circumstances beyond our control.

INTERNET ACCESS FEES AND TELEPHONE CHARGES

You agree to be solely responsible for any telephone and data charges, internet access fees, and other such similar fees and expenses you may incur by accessing Telco's Website or Mobile App. Please note that these fees may be assessed and billed separately by your online service provider, telephone company or cellular service.

SECURITY

To protect your personal information from unauthorized access and use, we use security measures that comply with applicable federal and state laws. These measures may include Secure Socket Layer (SSL), Transport Layer Security (TLS), or a similar encryption standard technology. SSL is a security protocol for data transfer on the internet. This technology scrambles your account information as it moves between your internet-enabled device's browser and Baton Rouge Telco Federal Credit Union's computer system. This secure session helps protect the safety and confidentiality of your information when you bank with us online. We also limit access to your personal information to those who need it to do their jobs.

PERSONAL INFORMATION WE COLLECT

When you interact with us via our mobile app, we will not obtain personal information about you unless you choose to provide such information. Personal information that we may collect about you through online interaction includes information that you provide, such as your name, mailing address, email address and other contact information; data resulting from your activity, such as transaction information; and location information (for example, using location services to help you find a nearby ATM or receive certain push notifications). You may specify whether you would like to use location services in the background, when the app is closed, always in use or when the app is not in use in your settings. We may also collect payment account information, social security numbers, and driver's license numbers when you provide such information while using our Website.

We will retain your personal information for as long as your account is active or as needed to provide you services. We will retain and use your information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements.

Other Information We Collect

In addition to the personal information described above, we also automatically collect information about your computer hardware, such as the IP address of the device you use to connect to our app, the type of operating system you use, and access times. In addition, we collect your UserID, product interaction, and name. This is collected for interaction with our trusted third party vendors, security, and troubleshooting purposes.

Accountholder's Indemnification Obligation

You understand and agree that you are required to indemnify us and hold us harmless against any and all claims, actions, damages, liabilities, costs, and expenses, including reasonable attorneys' fees and expenses arising from your use of the Services and/or breach of this Disclosure and Agreement. You understand and agree that this paragraph shall survive the termination of this Agreement.