

## **Cincinnati Federal Savings and Loan Internet Banking Terms and Conditions**

The following terms and conditions apply to your access to and use of the Cincinnati Federal Savings and Loan Internet Banking System. To complete your Internet Banking registration, you must read this agreement and agree to the terms and conditions set forth. Once you have read and agreed to these terms and conditions please click the Accept button at the end of this information.

### **Agreement**

This Agreement covers information for accessing your Cincinnati Federal Savings and Loan accounts via our Internet Banking System. It contains the terms and conditions that apply to your use of Cincinnati Federal Savings and Loan Internet Banking Service. These terms and conditions of this Agreement are in addition to any and all terms, conditions, rules and regulations that apply to any accounts or services you obtain from Cincinnati Federal Savings and Loan. You agree to abide by the terms and conditions of this Agreement. Your registration for use of the Internet Banking service constitutes your receipt, acknowledgment and agreement with the terms and conditions of this Agreement.

### **Definitions**

“Access ID” refers to the alphanumeric code by which you are identified as the holder of an account with Cincinnati Federal Savings and Loan.

“We”, “us” “our” refers to Cincinnati Federal Savings and Loan.

“You” and “your” refer to the customer.

“Business days” means Monday through Friday, excluding Saturday, Sunday and Federal banking holidays.

“Account(s)” are your CFSL deposit and loan accounts that may be accessed via Internet Banking.

"Agreement" refers to this document.

"Internet Banking" is the Internet based service that provides access to your Cincinnati Federal Savings and Loan accounts.

“Password” is a series of numbers and/or letters that you select after the initial sign-on that establishes your connection to Internet Banking.

### **Access**

To use the Internet Banking service you must have at least one Cincinnati Federal Savings and Loan account and an online password. To access your Cincinnati Federal Savings and accounts via Internet Banking, you must first register for the service. Registration includes your selection of an "Access ID" and a "Password". Both will be required for access.

### **Password**

When you register to use Internet Banking you will establish a password. Passwords must consist of at least six (6) characters to a maximum of sixteen (16). This password must consist of at least two numeric and two alphabetical characters. The password is case sensitive. You will have the option to change this password using Internet Banking. We recommend you change your password as least every 12 months. Because your

password can be used to access money in any of your accounts, you should treat your Access ID and password with extreme care and secrecy. Protect the secrecy of your password. Do not give it to anyone or write it where it can be discovered. You are responsible for keeping your password and account data confidential. You should contact us at once if you believe your Access ID or password have been lost or stolen. We suggest you change your password every six months.

### **Transactions**

The following are the transactions available via Internet Banking for Cincinnati Federal Savings and Loan account:

- Balance inquires
- History inquires
- Monetary transfers
- Payments to mortgage and home equity line of credits

All transactions are "real time," meaning they are completed at that moment.

Access to your Home Equity Line of Credit (HELOC) through Internet Banking is equivalent to accessing your HELOC by check; however, there can be no stop payment orders issued and the minimum dollar amount for each loan remains applicable.

### **Alerts/Messages**

Internet banking alerts allows you to set up automated alert events based on your own criteria to be alerted upon. Alerts may be sent via email or in an online message box within Internet banking, or both. Email alerts will be sent to the email address you provide in creating the alert.

- The bank may add or remove types of alerts from time to time.
- If you change your email address you are responsible for changing this in the alerts you have already set up.
- You agree that alerts may be delayed or prevented for a variety of reasons.
- We do not guarantee the delivery or validity of the contents of any alert.
- You agree that we shall not be liable for any delays, delivery failure or misdirected delivery of any alert.
- You agree that we shall not be liable for any actions taken or not taken by you or anyone else in reliance of an alert.
- The bank will never include your password or full account number in an email alert, however you understand that alerts may include your name and some information about your accounts.
- Unfulfilled events (events that do not happen) will only remain on the system for 999 days. You will not be notified when they are removed.
- Distributed events (events that have happened and have been viewed) will remain on the system for 30 days.

### **Fees**

Applicable fees are set forth in our Schedule of Fees, which has been provided to you separately. You may obtain a copy of our Schedule of Fees any time by contacting us at (513)921-1465 or by stopping in any of our branches. There are no fees for Internet

Banking. Cincinnati Federal Savings and Loan will notify you in writing regarding any fee changes at least thirty (30) days in advance of the effective date of these changes.

### **Hours of Operation**

You can access your accounts through Internet Banking 24 hours, 7 days a week, except during maintenance periods or periods during which Internet Banking is not otherwise is not operable. All times are based on the Eastern Time Zone that all Cincinnati Federal Savings and Loan offices are located.

### **Statements**

All of your Internet Banking transfers will appear on your monthly account statement. If your statement shows withdrawals, transfers or purchases that you did not make or authorize, please notify us at once.

### **Errors or Questions**

In case of errors or questions regarding an Internet Banking transaction, you may call Cincinnati Federal Savings and Loan at (513) 921-1465,

or write to:

Cincinnati Federal Savings and Loan  
4310 Glenway Ave  
Cincinnati Oh 45205

### **Your Liability** (Consumer Accounts Only)

You will be liable for unauthorized Internet Banking transactions from your accounts to the extent allowed by applicable federal and state law and this Agreement. Tell us AT ONCE if you believe your password has been lost or stolen. Telephoning is the best way of keeping your possible losses down. If your online password has been lost or stolen and you tell us within two (2) business days after you learn of the loss or theft of the password, you can lose no more than \$50 if someone used your online password without your permission to access a Cincinnati Federal Savings and Loan account. If you do Not tell us within two (2) business days after you learn of the loss or theft, and we could have stopped someone from taking money without your permission had you told us, your loses could lose as much as \$500.

If your statement shows withdrawals, transfers or purchases that you did not make or authorize, please notify us at once. If you do not notify us within sixty (60) days after the paper or online statement was sent to you, and we should have stopped someone from taking money if you had told us in time, you may not get back any money lost after the sixty (60) days.

### **Authorized Use by Others** (Consumer Accounts Only)

You are responsible for keeping your access number, password and account data confidential. We are entitled to act on transaction instructions received using your access number and password and you agree that the use of the access number and password associated with you will have the same effect as your signature authorizing the transaction. If you authorize other persons to use your access number and password in

any manner, your authorization will be considered unlimited in amount until you have notified us in writing that you have revoked your authority and you are responsible for any transactions made by such person until you notify us that transfers by that person are no longer authorized by you.

You should contact us at once if you believe your Access ID or password have been lost or stolen.

**Our Liability** (Consumer Accounts Only)

If we do not complete a transfer to or from your account on time or in the correct amount, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable: If through no fault of ours, your account does not contain enough available funds to make the transfer.

- If your account has been closed.
- If, through no fault of ours, you do not have enough available funds in your account to make the transfer.
- If you have money in your account but the funds are subject to legal process or other encumbrance.
- If the transfer would exceed credit limits or other arrangements for covering overdrafts.
- If you have not properly followed the Internet Banking instructions.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.

**Contact**

Write to us at:

Cincinnati Federal Savings and Loan  
4310 Glenway Ave  
Cincinnati Oh 45205

Or Telephone us at:

513-921-1465 between the hours of 9:00 a.m. and 6:00 p.m. Monday through Friday except bank holidays.

**Automatic Termination**

Customers will be automatically deleted from Internet Banking after 180 days of inactivity.

**Amendments**

Cincinnati Federal Savings and Loan may modify the terms and conditions applicable to Internet Banking from time to time upon mailing or delivering a notice of the modifications to you at the address shown on our account records, and the revised terms and conditions shall be effective at the earliest date allowed by applicable law. We may send any notice to you via electronic mail and you will have been deemed to have received it three (3) days after it is sent. We reserve the right to terminate this Agreement and your use of the Services in whole or in part at any time without prior notice. We may amend or change the Agreement at any time. If the change adversely affects you, such as by increasing Cincinnati Federal Savings and Loan Internet Banking fees, increasing your

liability, reducing the types of transfers available through Cincinnati Federal Savings and Loan Internet Banking, or imposing stricter limits on the frequency or dollar amount of Cincinnati Federal Savings and Loan Internet Banking transactions, we will give you at least 21 calendar days advance notice or other notice as required by applicable law.

### **Other Agreements**

In addition to this Agreement, you and Cincinnati Federal Savings and Loan agree to be bound by and comply with the requirements of the agreements applicable to each of your accounts. Your use of the Internet Banking is your acknowledgment that you have received these agreements and intend to be bound by them. You should review other disclosures received by you when you open your accounts at Cincinnati Federal Savings and Loan, including the charges that may be imposed for electronic funds transfers or the right to make transfers listed in the fee schedules accompanying those disclosures. All terms and conditions of the disclosures provided to you at account opening, including but not limited to, the Truth in Savings, Regulation E Disclosure, Depositor's Agreement and Terms and Conditions apply to this Service.

### **Disclosure of Information to Third Parties/ Privacy Policy**

A copy of Cincinnati Federal Savings and Loan Privacy Policy is available upon request at any of our branches, or can be mailed to you upon request by calling Cincinnati Federal Savings and Loan at (513) 921-1465, or writing a letter and sending it to:

Cincinnati Federal Savings and Loan  
4310 Glenway Ave  
Cincinnati Oh 45205

You can also access our Policy online by clicking on the Privacy Policy icon on the Cincinnati Federal Savings and Loan Website.

### **Links to Other Web Sites**

This Web Site may contain links to third party Web Sites not under our control or operation. The links will let you leave our Web Site, and continue to a third party Web Site. You access them at your own risk. You acknowledge that Cincinnati Federal Savings and Loan has provided these Linked Sites for your convenience and information only. We do not endorse nor are we responsible for any content, information, or other related materials found at any such Linked Sites or any links contained within such Linked Sites. We do not control any use of content, information or other related material that you provide to, or collected and/or tracked by, such Linked Sites. Such use by Linked Sites is governed by the terms of use statements and/or privacy policies of such Linked Sites, not this Web Site, and as a result may differ from ours. You may not establish a hyperlink to this Web Site or provide any links that state or imply any sponsorship or endorsement of your Web Site by us or the providers.

### **Governing Law**

This Agreement shall be governed by and construed in accordance with the laws of the State of Ohio.