

Astera a Division of Adventure Credit Union

Digital Banking Agreement and Disclosure

Introduction

This Digital Banking Agreement and Disclosure (Agreement) specifically governs **Digital Banking** services and informs You of Your rights and responsibilities and the terms and conditions associated with **Digital Banking**. Please read this Agreement carefully. In this Agreement the words “You”, “Your” and “Yours” mean each and every one who requests **Digital Banking** access. The words “We”, “Us”, “Our” and “credit union” mean Astera a Division of Adventure Credit Union.

You agree to be bound by all terms and conditions contained in this Agreement and You further agree to follow all instructions provided herein to use **Digital Banking**. You agree to abide by any terms or conditions that may be added because of future enhancements to Our **Digital Banking** website

Digital Banking

You must sign-up to access Our **Digital Banking** website. To do this, You need to go to the Astera a Division of Adventure Credit Union website www.asteracu.com and register with Your account information. You will choose a User ID and a Password upon registration for use with **Digital Banking** and Astera Credit Union’s **Digital Banking** services. Your User ID and Password are confidential and should NOT be disclosed to others or recorded on documents or records located on or around Your PC (personal device). You agree not to disclose or otherwise make Your User ID and Password available to anyone not authorized to access Your account information. If You authorize anyone to use Your User ID and Password, that authority shall continue until You specifically revoke such authority by changing the Password or by requesting a reset from the website. You understand that if You reveal Your User ID and Password to anyone and give them authority to make transactions, You have authorized that individual to access information from any of Your accounts that can be accessed by the User ID and Password, regardless of whether that person is authorized to access these account(s) by any means other than by use of Our **Digital Banking** services. If You fail to maintain security of Your User ID and Password and We suffer a loss, We reserve the right to terminate **Digital Banking** services to You under this Agreement, as well as to terminate other credit union deposit and loan services. Users of **Digital Banking** should use such other Password protection precautions as may be appropriate under any particular set of circumstances to ensure proper security over system access and access to account and transaction information. **Digital Banking** provides the capability for You to change Your Password. To help safeguard Your security You should change Your Password frequently. If You forget Your Password You can request a reset from the website. If Your system access is disabled, You must contact a credit union representative to get Your access restored.

Types of Transactions and Limitations

You may use Our Digital Banking system to make the following types of transactions on designated accounts such as, but not limited to: a) transferring funds between Your authorized

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accounts; b) verifying Your account balances; c) making loan payments and d) other miscellaneous functions such as, but not limited to, searching transaction history, requesting an account withdrawal by check, check stop payments and check orders on Your account.

Money Market Account Limitations: during any statement period You may not make more than six withdrawals from or transfers to another credit union account of Yours or to a third party by means of a pre-authorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card if applicable, or similar order to a third party. If You exceed these limitations, Your account may be subject to closure by Us.

Valid Email Address

You must have a valid email address to use the **Digital Banking** website. You may receive email notices when documents are available via the email address You provided to Us. Multi-factor Authentication codes may also be sent via email and may be required to complete log in.

We must receive notification of any change in email address at least three business days prior to the last business day of the month to give Us time to affect the change. You may change Your email address through Your Digital Banking account.

Electronic Documents

When You register to use Astera a Division of Adventure Credit Union's **Digital Banking** services, You will start receiving electronic documents such as regulatory disclosures, periodic statements, notices and alerts electronically. You will receive email notices when documents are available via the email address You provided to Us on Your Membership Application & Agreement.

Availability

Astera a Division of Adventure Credit Union's **Digital Banking** website will be available 24 hours a day, 7 days a week, except when the website is down for maintenance or as otherwise indicated below. Access to services obtained on the **Digital Banking** website may be unavailable at certain times for the following reasons: a) periods of scheduled maintenance when systems require maintenance or upgrades; b) unscheduled maintenance when the website may be unavailable when unforeseen maintenance is necessary or c) system outages when major unforeseen events, including, but not limited to: earthquakes, fires, floods, device failures, interruptions in telephone service or electrical outages that may cause system unavailability. Astera a Division of Adventure Credit Union will make all reasonable efforts to ensure the availability of the **Digital Banking** website; however, Astera a Division of Adventure Credit Union is in no way liable for the unavailability of **Digital Banking** or any consequential damages that may result.

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Equipment and Software Requirements

To access and use Our **Digital Banking** website, You need a device with an internet connection and You will need to use the following device software and hardware:

Support Browsers:

- Microsoft Edge
- Fire Fox
- Safari
- Chrome
- Opera

Other Requirements:

- Javascript – enabled
- Cookies - enabled

These are the current minimum requirements that are required to access and use Our **Digital Banking** website and services, which may change without notice due to changes in technology, software and as other requirements continue to evolve. We make no warranty or representation regarding the access speed that You will have now or in the future and as such is beyond the control of the credit union.

You are responsible for the setup and maintenance of Your home device, and Internet connection which supports the encryption requirements Our **Digital Banking** system.

Liability for Unauthorized Access

You are responsible for all transfers You authorize under this Agreement. If You permit other persons to use the Digital Banking service or Your User ID and Password, You are responsible for any transactions they authorize or conduct on any of Your accounts. However, tell us **AT ONCE** if You believe anyone has used Your User ID and Password or accessed Your accounts through Digital Banking without Your authorization. Calling Us is the best way of keeping Your possible losses to a minimum. You could lose all of the money in Your account (plus Your maximum overdraft line of credit, if applicable).

If You tell Us within 2 business days after You learn of the loss or theft of Your User ID and Password, You can lose no more than \$50.00 if someone accesses Your accounts without Your permission. If You do NOT tell us within 2 business days after You learn of the loss or theft of Your User ID and Password, and We can prove We could have stopped someone from accessing Your account without Your permission if You had told us, You could lose as much as \$500.

Also, if Your periodic 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 taking the money if You had told Us in time. If a good reason (such as a long trip or hospital stay) kept You from telling Us, We may extend the time periods.

If You believe Your accounts have been accessed without Your permission or that someone has transferred or may transfer money from Your account without Your permission contact us immediately.

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Contact us via:
Phone: 517-323-3644 or 800-323-0048
Fax: 517-323-4414
Email: memberservices@asteracu.com

Write us at:
Astera a Division of Adventure Credit Union
111 S. Waverly Road
Lansing, MI 48917

Or visit one of our [branches](#).

IMMEDIATELY!!!

Business Days

Every day is a business day except Saturdays, Sundays, Federal and other credit union observed holidays.

Processing Dates for Funds Transfer

We can process a Funds Transfer on the same Business Day as Your instructions, if We receive Your instructions before Our daily cut-off hour of 4:00 P.M., Eastern Standard Time, on a Business Day.

If We receive Your instructions after the end of Our Business Day, We process the Funds Transfer on Our next Business Day. See our [Hours of Operation](#) & [Holiday Schedule](#).

Fees and Charges

There are currently no fees for the use of **Digital Banking**, however, We reserve the right to impose fees or to subsequently change Our [Schedule of Fees and Charges](#) as required by law.

Documentation

You will receive a monthly statement to reflect all **Digital Banking** transactions to or from Your account during that statement period. In any case, You will receive a statement at least quarterly.

Liability for Failure to Complete Transactions

If We do not properly complete a transaction to or from Your account according to this agreement, We will be liable for Your losses or damages. However, We will not be liable if: a) Your account does not contain enough available funds to make the transaction through no fault

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of Ours; b) Your device was not working properly and You knew about the breakdown when You started the transaction; c) circumstances beyond Our control prevent the transaction despite reasonable precautions that We have taken; d) Your User ID and Password have been reported lost or stolen and We have blocked the account; e) the money in Your account is subject to legal process or other claims; f) there are other lawful exceptions established by Us and You are given proper advance notice of them; or g) You exceed any limits on Your account.

Other Limitations of Liability

Only browsers listed on page 3 are acceptable. You are solely responsible for the selection, installation, maintenance and operation of Your personal device and software. Astera a Division of Adventure Credit Union expressly disclaims any and all liability as it relates to the improper use of Your personal device and the transmission of data. We are not responsible for any errors or failures due to any malfunction of Your personal device, software, the unsuitability of Your personal device or software, any virus or problems that may be associated with the use of any Internet service. Astera a Division of Adventure Credit Union will notify You of any change to the software and hardware requirements needed to access **Digital Banking** within an acceptable period. If You do not agree to the changes required, You may terminate access to **Digital Banking** without charge.

Disclosure of Account Information

We may disclose information to third parties about Your account or **Digital Banking** transfers You make: 1) when it is necessary to complete an electronic transaction; 2) in order to verify the existence and conditions of Your account for a third party such as a credit bureau or merchant; 3) in order to comply with a government agency or court order, a legal process or 4) if You give Us written permission.

In Case of Error or Questions about Your Digital Banking Transactions

If You believe that there has been an error related to Your Transactions on Our Digital Banking system, please refer to Astera a Division of Adventure Credit Union's [Agreements and Disclosures](#).

Termination of Digital Banking

You may cancel this Agreement and terminate the ability to utilize **Digital Banking** services with Astera a Division of Adventure Credit Union at any time by notifying Us either orally or in writing to unsubscribe to **Digital Banking**. You may notify Us at (517) 323-3644 or toll free (800) 323-0048 or write to Us at Astera a Division of Adventure Credit Union, 111 S. Waverly, Lansing, MI 48917. We may terminate this Agreement at any time by sending Your paper statement to the address We have in Our records.

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Governing Law

This Agreement is made in the State of Michigan and shall be construed and governed by the laws of the State of Michigan without regard to its conflict of laws or provisions and to the extent that Michigan law is not inconsistent with controlling Federal Law.

Amendments

This Agreement may be amended by the credit union at any time and at its discretion. You will receive notice of amendments required by law via email notification.

Effective Date

This Agreement governs Your use of Astera a Division of Adventure Credit Union's **Online Banking** website and becomes effective upon accepting the agreement.

Astera a Division of Adventure Credit Union

Electronic Documents Agreement and Disclosure

Introduction

This Electronic Documents Agreement and Disclosure (Agreement) specifically governs the delivery of electronic documents (**E-Documents**) through Our **Digital Banking** (also referred to as on-line or Internet banking) website. This Agreement informs You of Your rights and responsibilities and the terms and conditions associated with **E-Documents**. Please read this Agreement carefully. In this Agreement the words "You", "Your" and "Yours" mean each and every one who requests **E-Documents**. The words "We", "Us", "Our" and "credit union" mean Astera a Division of Adventure Credit Union.

You agree to be bound by all terms and conditions contained in this Agreement and the Astera a Division of Adventure Credit Union membership Account Agreements and Disclosures. You further agree to follow all instructions provided herein to receive **E-Documents** and You agree to abide by any terms or conditions that may be added because of future enhancements to Our **E-Documents** program. Access to **E-Documents** is only available by accessing Astera a division of Adventure Credit Union's **Digital Banking** website.

Electronic Documents

By agreeing to this disclosure, You agree to receive **E-Documents** through Your **Digital Banking** account.

Your periodic statement (**E-Statement**) is an example of an electronic document that will be delivered to You electronically. Other **E-Documents**, may include but are not limited to: deposit account disclosures, notices regarding changes in account terms and fees, late notices, inactive account/dormancy notices, privacy notices, Funds Availability notices, Truth in Savings Disclosures, regulatory, governmental and/or third party notices.

We may also notify You via Your email address that We have delivered to You other electronic documents together with amendments to this agreement and other agreements or documents in an electronic format through Your **Digital Banking** account.

Valid Email Address

You will receive email notification when documents are available via the email address You provided to Us. You must maintain a valid email address.

We must receive notification of any change in Your email address at least three business days prior to the last business day of the month to give Us time to affect the change. Failure to do so may result in a delay of or lack of delivery of Your **E-Documents**. You may change Your email address by logging into Your **Digital Banking** account.

Availability

Astera a division of Adventure Credit Union's **E-Documents** will be available 24 hours a day, 7 days a week, except when the **Digital Banking** website is down for maintenance or as otherwise indicated below. Access to services obtained on the **Digital Banking** website may be unavailable at certain times for the following reasons: a) periods of scheduled maintenance when systems require maintenance or upgrades; b) unscheduled maintenance when **E-Documents** may be unavailable when unforeseen maintenance is necessary or c) system outages when major unforeseen events, including,¹ but not limited to: earthquakes, fires,

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floods, device failures, interruptions in telephone service or electrical outages that may cause system unavailability. Astera a Division of Adventure Credit Union will make all reasonable efforts to ensure the availability of Your **E-Documents**; however, Astera a Division of Adventure Credit Union is in no way liable for the unavailability of **E-Documents** or any consequential damages that may result.

Agreement for Receiving Electronic Disclosures

You specifically consent and agree that We may provide **E-Documents** (periodic statements, disclosures, notices and governmental and/or third party notices or notice of the availability of any of the foregoing) with You or on your behalf electronically by posting or providing a link to same on the **Digital Banking** website by submitting a notice to the e-mail address You provided Us.

If an email is returned undeliverable, We will change Your account statement status to paper and will provide Your periodic statement via US mail to Your address of record. Thereafter, it will be Your responsibility to re-apply for any **E-Documents** We offer and/or to provide notice of Your correct email address. See Our [Schedule of Fees and Charges](#) for fees that may apply for receiving paper copies of Your periodic statement.

Upon receipt of Your consent, We will provide **E-Documents**, as applicable, to You through Your **Digital Banking** account. You will be required to log into Astera a division of Adventure Credit Union's **Digital Banking** website to access all of Your **E-Documents**. It is Your responsibility to protect Your User ID and Password to **Digital Banking** from unauthorized persons. You understand that You have no expectation of privacy if notice of the availability of electronic documents are transmitted to an email address owned by Your employer or any other persons that are not owners, borrowers, authorized users, etc. You further agree to release the credit union from any liability if the information is intercepted or viewed by an unauthorized part at the email address in your Membership Application & Agreement selected by You or any updates thereto that are provided to the credit union.

You have a right to receive a paper copy of any **E-Document** if applicable law specifically requires Us to provide such documentation. To request a paper copy of any of Your **E-Documents**, You must:

Contact us via:

Phone: 517-323-3644 or 800-323-0048

Fax: 517-323-4414

Email: memberservices@asteracu.com

Write us at:

Astera a Division of Adventure Credit Union

111 S. Waverly Road

Lansing, MI 48917

Or visit one of our [branches](#).

Software Requirements

To access and use Our **Digital Banking** website and to access Your **E-Documents**, You need a device with an internet connection and You will need to use the following device software and hardware:

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Browser Requirements:

- Microsoft Edge
- Fire Fox
- Safari
- Chrome
- Opera

Other Requirements:

- PDF Reader
- Javascript – enabled
- Cookies - enabled

These are the current minimum requirement needed to access Your **E-Documents**. These requirements may change without notice due to changes in technology, software and as other requirements continue to evolve. We make no warranty or representation regarding the access that You will have now or in the future and as such is beyond the control of the credit union.

You are responsible for the setup and maintenance of Your home device and internet connection which supports the encryption requirements Our **digital banking** system.

Fees and Charges

There are currently no fees for the use Our **E-Document** services; however, We reserve the right to impose fees or to subsequently change Our fee schedule for **E-Document** services as required by law.

See Our Schedule of Fees and Charges for applicable fees for obtaining paper copies of Your **periodic statements** through the US mail.

Other Limitations of Liability

You are solely responsible for the selection, installation, maintenance and operation of Your personal device and software. Astera a Division of Adventure Credit Union expressly disclaims any and all liability as it relates to the improper use of Your personal device and the transmission of data. We are not responsible for any errors or failures due to any malfunction of Your personal device, software, the unsuitability of Your personal device or software, any virus or problems that may be associated with the use of any Internet service. Astera a Division of Adventure Credit Union will notify You of any changes to the software and hardware requirements needed to access **E-Documents** within an acceptable period. If You do not agree to the changes required, You may terminate access to **E-Documents** without charge.

Termination of E-Documents and Digital Banking

You may cancel this Agreement and terminate the ability to receive **E-Documents** with Astera a Division of Adventure Credit Union at any time by unsubscribing to **E-Documents** access. This will automatically discontinue Your ability to use **E-Document** and **Digital Banking** services. Astera a Division of Adventure Credit Union reserves the right to terminate this Agreement at any time by sending Your periodic statement, notices and disclosures to the mailing address we have on file.

E-Statements ONLY: You reserve the right to terminate receipt of Your **E-Statement** through Digital Banking at any time without impacting Your ability to use **Digital Banking** services. Please refer to the Fees and Charges section above for fees charged for receiving a paper statement.

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Governing Law

This Agreement is made in the State of Michigan and shall be construed and governed by the laws of the State of Michigan without regard to its conflict of laws or provisions and to the extent that Michigan law is not inconsistent with controlling Federal Law.

Amendments

This Agreement may be amended by the credit union at any time and at its discretion. You will receive notice of amendments required by law via email notification.

Effective Date

This Agreement governs Your acceptance of Astera a Division of Adventure Credit Union's **E-Document** services and becomes effective upon accepting during registration.