

Online Banking Agreement

We recommend that you read this disclosure carefully and keep a copy for your records. You may refer back to it at any time by accessing the disclosure section on our website.

1. **Meaning of Terms.** In this Agreement, a) “we,” “us,” “our,” and “bank” mean Beacon Federal, and b) “you,” “your,” and “yours” means each person who has an interest in an account or other relationship which is accessible through online banking services and any person authorized to use online banking services.
2. **Accepting this Agreement.** Your clicking “I Agree” when prompted for this agreement constitutes as your acceptance of the terms and conditions of this agreement. Additionally, your use of any of the online banking services constitutes as your acceptance of the terms and conditions of this Agreement and is subject to the terms or instructions appearing on the help screens or online at the time you use an online banking service.
3. **Eligible Accounts and Services.** Access to online banking requires that you have at least one eligible account with us, access to the Internet and a valid e-mail address. If you change your email address you must notify the bank immediately or update your e-mail address online through online banking. All deposit and loan accounts with us are considered eligible accounts.

Not all services, or all functions of a service, are available for all accounts. For example, you may view account balance and transaction history for an IRA account, but you may not perform any online transactions (deposits, withdrawals, or transfers).

Additionally, not all products and services are available in all geographic locations. In addition to the services described in this agreement, new services and functions may be added from time to time. Also, we may modify the features or functions of a service from time to time. Any new modified services, features, or functions will be posted on the Beacon Federal website.

4. **Online Banking Services.** You can use online banking to check the balance of your accounts, view account activity and histories, transfer funds between your accounts, order checks, make stop-payment requests, change your address and pay bills from your accounts in the amounts and on the dates you request (if you elect to enroll in Bill Payment). Balance and activity information is, to the extent possible, up to date as of the time of inquiry.
5. **Hours of Access.** You can use online banking seven (7) days a week, twenty-four (24) hours a day. At some times, some or all online banking services may not be available due to an emergency or scheduled system maintenance. We may post a notice of any extended periods of non-availability on the Beacon Federal website.
6. **System Requirements (Hardware/Software).** To access online banking, you must have:
 - A personal computer or other device that is capable of accessing the Internet. Your access to this page verifies that your system/device meets these requirements.
 - An Internet web browser that is capable of supporting 128-bit SSL encrypted communications. Internet Explorer is preferred, but Safari, Google Chrome, and Mozilla are also recommended. Your access to this page verifies that your browser and encryption software/device meet these requirements.
 - Some documents may be available in Portable Document Format (“PDF”). To access these documents, you must have software that permits you to receive and access PDF files, such as Adobe Acrobat Reader version 8.0 and above.
 - To retain a copy of the disclosures, notices, statements, terms and conditions, and other documents, your PC/device must have the ability to download and store files (including PDF files).

7. **Your Access Codes.** Your Username and Password are highly sensitive and extremely confidential and must not be disclosed to others or recorded in or on your personal computer. You agree not to disclose the Username or Password to anyone not authorized by you to view your account history. You understand that in providing this information to a third party, you are granting that party the right to view your account information which will include but not be limited to your account numbers, your account balances, your account history and front and back images of your cleared checks. Beacon Federal will accept no responsibility for any resulting losses you incur. This authority will remain in effect until you have notified Beacon Federal to change your Password and have given us a reasonable amount of time to act (see Contact Information below).

Beacon Federal reserves the right to discontinue your access to this service if it feels the integrity of your Password has been compromised.

8. **System Access.** Access to this service may be unavailable at times due to scheduled maintenance, unscheduled maintenance or system outage. In addition, both environmental and physical events may occur that cause the system to become unavailable. Beacon Federal will make every reasonable effort to ensure optimum availability of this system. However, Beacon Federal is in no way liable for the unavailability of the system or any damage that may result from system unavailability.

Beacon Federal disclaims any and all liability that relates to the improper use of this system. We are not responsible for any damage that may occur to your personal computer from the use of this service or the data transmitted through the account access link. Beacon Federal will notify you of any change to software and hardware requirements needed to access the system. The notification will be available on our website (www.beaconfederal.com).

9. **Terminations/ Changes.** We reserve the right, in our sole discretion, to discontinue the provision of your online banking, or to terminate or change the terms and conditions on which we provide online banking. We will provide you with notice of any such termination or change as required by law.
10. **In Case of Errors or Questions About Your Electronic Transfers, Including Bill Payments.** In case of errors or questions about your electronic transfers, telephone us at (315) 433-0111 (Toll Free at (888) 256-3800), or notify us in writing to Beacon Federal, Attn: Error Resolution, 6611 Manlius Center Rd, East Syracuse, NY 13057 as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number (if any). (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. We will communicate to you the results of our investigation within ten (10) business days (twenty [20] business days if the transfer involved a new account) after you contact us, and we will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (ninety [90] days if the transfer involved a new account) to investigate your complaint 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 money during the time it takes us to complete our investigation. An account is considered a new account for thirty (30) days after the first deposit is made, if you are a new customer.

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.

11. **Your Liability for Unauthorized Transfers.** CONTACT US AT ONCE if you believe your Username or Password has been lost, stolen, used without your authorization or otherwise compromised, or if someone has transferred or may transfer money from your accounts without your permission. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your accounts (plus your maximum overdraft line of credit, if any). If you believe your Username and Password have been lost or stolen, and you tell us within two (2) business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your Username and Password without your permission. Also, if you do NOT tell us within two (2) business days after you learn of the loss or theft, and we can prove we could have stopped someone from using your Username and Password to access your accounts without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make with your Username and Password, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost through transactions made after the sixty (60) day time period 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.

12. **Privacy.** Disclosure of information about you and your accounts and transactions are governed by Beacon Federal's Privacy Policy, as it may be amended from time to time. You may view our Privacy Policy at any time in the disclosure section of the Beacon Federal website.
13. **Contact Information.** If you need additional information regarding online banking services, instruction on how to update your email address, or to find out how to change your Username or Password, contact us via email at beacon@beaconfederal.com, via our toll-free number (888) 256-3800, or at any of our branch offices.