ONLINE AND MOBILE BANKING DISCLOSURE

This Online and Mobile Banking Disclosure explains your rights, responsibilities, and obligations when using Hudson Heritage Federal Credit Union's ("HHFCU") Online Banking and Mobile Banking services. Please read it carefully and retain a copy for your records.

1. Access to Services
You may access your accounts through HHFCU Online Banking and Mobile Banking using your username and password. Services include viewing balances, transferring funds, paying bills, making mobile deposits (subject to the Funds Availability Disclosure), and communicating with HHFCU.

2. Consent to Electronic Communications (E-Sign)
By enrolling, you consent to receive all disclosures, notices, and communications electronically, consistent with the Electronic Signatures in Global and National Commerce Act ("E-Sign Act"). You may withdraw consent at any time by notifying us, but this may limit your access to certain services.

3. Your Responsibility
You are responsible for maintaining the confidentiality of your username, password, and mobile device. You agree not to share your credentials. You must notify HHFCU immediately if you suspect unauthorized access or loss of your device. You are responsible for all transactions authorized with your credentials.

4. Limitations of Service
Access to Online and Mobile Banking may occasionally be unavailable due to system maintenance or circumstances beyond HHFCU's control. Transaction limits, cutoff times, and mobile deposit rules are described in the applicable account and Funds Availability disclosures.

5. Liability for Unauthorized Transfers
Your liability for unauthorized electronic fund transfers is governed by Regulation E (Electronic Fund Transfers Act). Promptly notify HHFCU if you believe your credentials have been compromised. Your maximum liability is limited as follows:
• If you notify HHFCU within 2 business days after learning of loss/theft, your liability is no more than $50.
• If you fail to notify within 2 business days, you may be liable up to $500.
• If you do not notify HHFCU within 60 days of a statement being made available that shows unauthorized transfers, you may be liable for the full amount of those transfers.

6. Error Resolution

If you think there is an error or unauthorized transaction, contact HHFCU immediately. In case of errors or questions about your electronic transfers:

- Call us or write to us at the contact information provided in your account agreement.
- Provide your name, account number, and description of the error.
- We will investigate and correct errors consistent with Regulation E and notify you of the results.

7. Mobile Deposit Service

Mobile deposit services allow you to deposit checks using your mobile device. Mobile deposits are subject to the Funds Availability Policy Disclosure. You agree to properly endorse checks, ensure images are legible, and retain physical checks for a minimum of 14 days before destruction. HHFCU reserves the right to reject any deposit.

8. Security

HHFCU uses encryption, multi-factor authentication, and monitoring tools to protect your information. You agree to keep your devices updated, use anti-virus software, and take precautions when accessing accounts via public networks.

9. Termination

HHFCU may suspend or terminate your Online/Mobile Banking access at any time, with or without notice, for security reasons or account inactivity.

10. Governing Law

This disclosure and your use of Online and Mobile Banking are governed by applicable federal laws and the laws of the State of New York.

Effective: (original date retained)