

WINGS PIN & ELECTRONIC SERVICES DISCLOSURE

WINGS PIN

Thank you for your recent request for electronic services at Wings Financial. Please read below for important information on how your Wings PIN works.

WHAT IS MY WINGS PIN?

When used with your Wings ID#, your Wings PIN offers access to both our CU Online Internet Banking System and CU PAL Telephone Banking System. If you have a spouse or other joint owner on accounts, they should obtain their own Wings PIN to use with their Wings ID#. The following information specifies how your Wings PIN interacts with our electronic services.

CU PAL TELEPHONE BANKING: Dial the CU PAL access telephone number **888 692-8725**. When prompted, enter your Wings ID # and your PIN to access all of the services of CU PAL Telephone Banking. Note: If you change your PIN through CU PAL, this will affect CU Online Internet Banking, as well.

CU ONLINE INTERNET BANKING:

The first time you log in to CU Online, you will need to enter your Wings ID# and your Wings PIN. Your Wings PIN will be your "password" on CU Online when you log into the system. We recommend that you change your password to anything you wish. Please note, however, that even though you change your "password," your Wings PIN still exists "behind the scenes". Essentially, your CU Online password acts as a "mask" for your actual PIN number, as your PIN is still being passed to the host system in the background to verify your identity. Should you need assistance, or if you are locked out of the system, please call: **Support Services 1 800 692-2274, option 5** (Monday – Friday, 7 a.m. – 7 p.m. EST)

TIPS FOR MICROSOFT MONEY® AND QUICKEN® DIRECT CONNECT

If you plan to use Money or Quicken Direct Connect, you must log in to CU Online before using those services. In addition, you must select a different password for these services than your CU Online password.

ELECTRONIC SERVICES DISCLOSURE INFORMATION

ELECTRONIC FUNDS TRANSFER ACT NOTICE – REG E

This disclosure explains your basic rights, liabilities and responsibilities as a member of the credit union who uses any electronic funds transfer services and the terms and conditions of receiving these services from Wings Financial Credit Union.

CU ONLINE – SECURE INTERNET ACCOUNT ACCESS

CU Online may be used to transfer funds between accounts (including payment of loans), perform inquiries on an account, view eStatements (must be signed up for service), view cancelled checks or pay bills (Bill Payer service required). Every effort is made to ensure CU Online is available 24 hours a day, seven days a week, though periodically CU Online will be out of service for system maintenance. The maximum withdrawal and transfer amount is the current available balance. The number of automatic transfers or payments (including CU Online) that may be performed from all accounts, excluding checking, are governed by Federal Reserve Regulation D.

CU ONLINE BILL PAYER

Bill Payer requires that you be signed up for CU Online and have a First Class Checking Account. Bill Payer is not available through Direct Connect. The credit union will process bill payment requests only to those creditors you authorize. The credit union will not process any bill payment if the required transaction information is incomplete. You must allow sufficient time for vendors to process your payment after they receive the payment from the credit union. Our Bill Payer system uses a risk-based process for determining how the payment is made, and therefore the available "due" dates will vary by the individual. To ensure the payment is received on time, please leave as much time as though you were sending your payments by mail. The credit union cannot guarantee that any payment will be credited to your account by the vendor.

CU PAL – CREDIT UNION PHONE ACCESS LINE

CU PAL may be used to transfer funds between accounts (including payment of loans), perform inquiries on accounts, or stop payments on checks. In most cases, CU PAL is available 24 hours a day, seven days a week, though periodically CU PAL will be out of service for system maintenance. The maximum withdrawal and transfer amount is the current available balance.

The number of automatic transfers (including CU PAL) that may be performed from all accounts, excluding checking, are governed by Federal Reserve Regulation D. See the “Automatic Share Transfers – Reg D” section.

LIABILITY FOR UNAUTHORIZED TRANSACTIONS

Notify us AT ONCE if you believe your CU Online access code has been lost or compromised. Telephoning is the best choice of notification to minimize your possible losses. If you believe your code has been lost or compromised, and if you notify us within two (2) business days of learning of the loss or theft, you can lose no more than \$50 if someone uses your code without your permission.

If you DO NOT notify us within two (2) business days after you learn of the loss or theft of your code, and if we can prove we could have stopped someone from accessing your account without permission had we been notified, you could lose as much as \$500. Also, if your account statement shows transactions you did not make, notify us AT ONCE. If you do not notify us of the items in question within 60 days after we send the FIRST statement in which the problem or error appeared, you may not receive a refund for the amount lost if we can prove we could have stopped the theft had you notified us in time. If you believe your code has been lost or compromised or that someone may have performed a transaction on your account without your permission, call Support Services at **952 997-8000 option 5**, or **800 692-2274 option 5**, or write to Wings Financial Federal Credit Union, Attn: Support Services, 14985 Glazier Avenue, Suite 100, Apple Valley, MN 55124-6539. Our business days are Monday through Friday. Holidays are not included.

LIABILITY FOR FAILURE TO COMPLETE AUTOMATIC TRANSACTIONS

If we do not complete an automatic transaction to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages, except in certain situations. Exceptions would include:

- If, through no fault of ours, your account has insufficient funds.
- If CU Online was not working properly and that fact was evident when you initiated the transaction.
- If the transfer of your funds is restricted by the legal process.
- If circumstances beyond our control such as flood, fire, power outage, etc., prevent the transfer, despite reasonable precautions we have taken.

SERVICE CHARGES

- CU PAL Telephone Banking – None
- CU Online Internet Banking – None
- CU Online Bill Payer – Free when you make three or more bill payments each calendar month. If you do not make three payments in any given month, a fee of \$5.95 will be assessed the following month. The billing cycle for Bill Payer is per calendar month.

DISCLOSURE OF RIGHT TO RECEIVE DOCUMENTATION OF TRANSACTION

You will receive a credit union statement monthly if you have Electronic Funds Transfer (EFT) activity on your account.

DISCLOSURE OF INFORMATION ABOUT YOUR ACCOUNT TRANSACTIONS

Information about your account is considered by the credit union to be confidential. We will not disclose any information about your account to third parties except:

1. When it is necessary for completing automatic transfers.
2. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant.
3. In order to comply with government agency or court orders.
4. If you give us your written permission.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSACTIONS

Telephone Support Services at **952 997-8000 option 5** or **1 800 692-2274 option 5**, or write to Wings Financial Credit Union, Attn: Support Services, 14985 Glazier Avenue, Suite 100, Apple Valley, MN 55124 as soon as you can, if you think your statement is wrong or if you need more information about a transaction listed on the statement. We must hear from you no later than 60 days after we sent the first statement on which the problem or error appeared.

Tell us your name and account number.

Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or questions in writing within 10 business days.

We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will re-credit your account within 10 business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not re-credit your account.

If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

MINNESOTA CIVIL ACTIONS — MINNESOTA STATUTES 47.69

If the transaction is with a Minnesota financial institution, a member may bring civil actions against any person violating the consumer privacy and unauthorized withdrawal provisions of the Minnesota Electronic Funds Facilities Act and recover actual damages or \$500 whichever is greater and may also recover punitive damages, together with Court costs and reasonable attorney's fees incurred.

MODIFICATION OF THE DISCLOSURE

The credit union may find it necessary to change any of the terms or conditions set forth in this disclosure. If an immediate change is not necessary to ensure the security of our electronic fund transfer system on your account, we will mail or deliver written notice of that change at least twenty-one (21) days before the change is to become effective.

FEDERAL REGULATION D (Reg. D)

Reg. D requires the Credit Union to limit the number of automatic transfers from all accounts, excluding checking, but including World Class Money Market Accounts. These accounts are limited to a total of six (6) automatic transfers each period and no more than three of the six such transfers may be made by check, draft, debit card, or similar order made by the depositor and payable to third parties. The period is defined by the statement cycle of your accounts. If your statement cycle ends on the 7th of each month, that is your Reg D counter period. If you receive quarterly statements, your Reg D period is per calendar month. Transactions that are governed by Reg. D include transfers completed by telephone, CU PAL, CU Online, ACH, preauthorized transfers (excluding transfers to Credit Union loans), electronic payments/transfers and automatic transfers to a checking account to cover overdrafts. Under Reg. D there is unlimited use of accounts for transactions completed by mail, ATM, or in person.