



Mobile Banking Agreement

You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use Mobile Banking. Check with your cell phone provider for details on specific fees and charges.

MOBILE BANKING AGREEMENT AND DISCLOSURE

This Mobile Banking Agreement and Disclosure amends your on-line banking agreement with the Credit Union and contains the terms that govern your use of the Credit Union's mobile banking service ("Mobile Banking"). You may use this service to access your accounts on a mobile device. By using Mobile Banking to access an account, you are agreeing to the terms of this Agreement.

Other Agreements:

This Mobile Banking Agreement and Disclosure supplements the other account agreements and disclosures provided at the time you opened your account, including the Membership and Account Agreement, Electronic Funds Transfer Agreement and Disclosures; and the Rates and Fees Schedule. You should review those documents carefully, as they include transaction limitations and fees which might apply to your use of Mobile Banking. You agree that, when you use Mobile Banking, you remain subject to the terms and conditions of your existing agreements with any unaffiliated service providers, including, but not limited to, your mobile service provider and that this Agreement does not amend or supersede any of those agreements.

Fees and Data Rates:

We do not charge a fee for Mobile Banking. Standard data and/or text rates from your mobile service provider may apply. We are not responsible for any fees or charges imposed by your mobile service provider or any other third party.

Description of Service:

Mobile Banking is offered as a convenience and supplemental service to our Online Banking services to our accountholders. It is not intended to replace access to Online Banking from your personal computer or other methods you use for managing your accounts and services with us. Mobile Banking allows you to access your Credit Union account information, transfer funds, view account balances, and view account detail and history. We reserve the right to limit the types and number of accounts eligible for Mobile Banking. We may also reserve the right to modify the scope of the Service at any time.



PALISADES FEDERAL

C R E D I T U N I O N

Better banking, better solutions

Mobile Banking may not be accessible or may have limited utility over some network carriers. In addition, Mobile Banking may not be supportable for all Devices. The Credit Union cannot guarantee and is not responsible for the availability of data services provided by your mobile carrier, such as data outages or "out of range" issues.

Enrollment and Use of Service:

To utilize the Mobile Banking Service, you must be enrolled in Online Banking, E-Statements, and have a valid phone number on file. To activate Mobile Banking, you must follow the instructions provided on your device. You will use the same login credentials you use for Online Banking.

You agree to accept responsibility for making sure you understand how to use Mobile Banking and that you will contact us directly if you have any problems with Mobile Banking. You will also accept responsibility for making sure that you know how to properly use your Device, and the Credit Union will not be liable to you for any losses caused by your failure to properly use Mobile Banking or your Device. We will also not be liable, and you agree to indemnify us for any claims, damages or liabilities if you misuse or misappropriate the Mobile Banking Service in any manner, or if you use Mobile Banking to commit any illegal or fraudulent act or to violate the rights of any third party.

Equipment and Software:

The Credit Union does not guarantee that your Device or mobile phone service provider will be compatible with Mobile Banking.

Mobile phones and other Devices with internet capabilities are susceptible to viruses. You are responsible to ensure that your Device is protected from and free of viruses, worms, Trojan horses, or other similar harmful components (collectively referred to as "viruses") which could result in damage to programs, files, and/or your phone or could result in information being intercepted by a third party. The Credit Union will not be responsible or liable for any indirect, incidental, special or consequential damages which may result from such viruses. The Credit Union will also not be responsible if any non-public personal information is accessed via Mobile Banking due to any of the above named viruses residing or being contracted by your Device at any time or from any source.