

TERMS AND CONDITIONS
ELECTRONIC BILL PAYMENT & INTERNET BANKING

North Franklin Federal Credit Union
494 East Main Street
Malone, NY 12953
(518) 483-8668

The Internet Bill Payment and Home Banking Agreement and Disclosures ("Agreement") apply to Your use of the Bill Payment / Home Banking Service, which permits You to access Your Accounts with Us via the Internet for services selected by You and agreed upon by Us.

The following information describes the various types of Bill Payment and/or Home Banking Services which are available to members together with your rights and responsibilities concerning these transactions, including your rights under the Electronic Funds Transfer Act. PLEASE READ THIS DOCUMENT CAREFULLY. You may want to print or save this document for future reference, or if you would like to receive a paper copy you may email your request or call Member Services at (518) 483-8668. Some information may not pertain to you.

Electronic Funds Transfers are deposits to, withdrawals from, or transfers between your accounts, which are not originated by check, draft or similar paper instrument. If your account(s) involves such transfers, you have certain rights under laws, which are described below. PLEASE CONTACT US BY CALLING THE ABOVE TELEPHONE NUMBER.

1. Defined Terms.

As used in this Agreement, the following terms shall have the following meanings:

"Account" or "Accounts"	Means Your deposit and loan accounts with Us including but not limited to: checking, money market, certificate of deposit and savings account(s) accessible
"Account Balance"	Means collected funds to include availability of funds pursuant to a credit line agreement.
"Bill Payment"	Means the process or payment by which We pay Your designated Payee based on Your Payment Instructions.
"Business Day"	Means Monday through Friday, excluding Federal holidays.
"Bill Payment"	Means Our Internet bill payment application designed for Your online convenience.
"Credit Union"	Means North Franklin Federal Credit Union and its affiliates, subsidiaries and any agent, independent contractor, designee or assignee which this Credit Union may, in its sole discretion, employ in the provision of this service.
"Home Banking"	Means Our Internet application designed for Your online banking convenience.
"Electronic Record"	Means a contract or other record created, generated, sent, communicated, received, or stored by electronic means.
"Funds Transfer"	Means the allocation of funds from one accessible Account to another accessible Account.
"Payee"	Means the biller to whom You wish a Bill Payment to be directed.
"Payment Instructions"	Means the information provided by You to schedule a Bill Payment to be made to Your Payee, subject to the limitations in this Agreement.
"Processing Date"	Means the Business Day Your Account is debited.
"Transaction"	Means each Payment Instruction or Funds Transfer.
"We," "Our," and "Us"	Means North Franklin Federal Credit Union.
"You" and "Your"	Means each depositor on an Account accessible by this online service.

2. Authorization.

This Agreement applies to all persons that are parties to the Accounts. This Agreement contains the terms and conditions governing Bill Payment and Home Banking, including disclosures required by federal law. Please read this Agreement carefully and keep a copy for Your records.

By subscribing to Bill Payment and/or Home Banking, You acknowledge that You have received and read this Agreement and agree to its terms and conditions. You also acknowledge that this Agreement has been accepted by one or more of the persons who established the subject Account with Us.

By choosing to use Bill Payment and/or Home Banking, you agree that the terms and conditions in this Agreement, and any amendments or changes hereafter, apply to You and any others whom You permit to use Bill Payment and/or Home Banking. If you do not agree with the terms and conditions, you may not use Bill Payment and/or Home Banking. By using Bill Payment and/or Home Banking, you consent to the electronic transmission or personal financial information. Your consent will be deemed effective for as long as you use Bill Payment and/or Home Banking.

You agree that each owner of an Account is authorized to access all of the funds held in that Account. We are entitled to act on Transaction instructions received using your User ID and Password and you agree that the use of your User ID and Password will have the same effect as your signature authorizing the Transaction. You are responsible for keeping Your passwords and account data confidential.

3. Access and Functions.

Using your computer or other Internet-access device, You can access Bill Payment and Home Banking 24 hours a day, 7 days a week, except during any special or scheduled maintenance periods.

Using Your assigned User ID and Password, You can, subject to these Terms and Conditions and the applicable service specifications:

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|--|-------------------------------|
| • Personalize your home page preferences | Bill Payment and Home Banking |
| • View select Account Information | Home Banking |
| • Transfer funds among Your eligible Accounts | Home Banking |
| • View transaction and/or payment history | Bill Payment and Home Banking |
| • Schedule bill payments from eligible Accounts | Bill Payment |
| • Send and receive secure messages to / from authorized Credit Union representatives | Bill Payment and Home Banking |

4. Hardware and Software Requirements.

To use Bill Payment and/or Home Banking, You will need Internet access (if by modem, 14.4 baud or higher), and an Internet browser that supports Secure Sockets Layer with 128 bit encryption. We recommend Internet Explorer or Netscape versions 4.0 or higher and a computer with at least a 133 mhz processor and a 28.8 modem. You are responsible for selecting all systems, hardware and Your Internet service provider. You are also responsible for any defect, malfunction or interruption in service or security due to hardware failure, Your choice of Internet service provider and systems and computer services. We are not responsible for any errors or failures caused by any malfunction of Your computer, and We are not responsible for any computer virus or related problems that may be associated with the use of Bill Payment and/or Home Banking, Your computer or other Internet-access device.

You are also responsible for all telephone charges incurred in connecting to Bill Payment and/or Home Banking and for charges by any service provider providing connection to the Internet.

5. Password and Security.

Upon enrollment, we will provide You with Your password. You will be required to change Your password upon Your first use. Using Your password has the same effect as Your signature authorizing Transactions. You agree to safely keep the password, not to record the password or otherwise disclose or make the password available to anyone other than authorized users of Your Accounts. Anyone to whom You disclose Your password and anyone who has access to Your password will have full access to Your account information, including full access to Your Accounts. You have no ability to limit any such person's authority. If anyone uses Your password with Your permission, You will be responsible for any Transactions performed by that person.

6. Your Liability.

Tell Us at once if You believe Your password has been lost, stolen or otherwise became available to an unauthorized person. Please contact Us immediately by telephone or in writing. Telephoning is the best way of

keeping Your possible losses down. You could lose all the money in Your Accounts. If You tell Us within two Business Days, You can lose no more than \$50 if someone used Your password without Your permission. If You do NOT tell Us within two Business Days after You learn of the loss or theft of Your password, and We can prove that We could have stopped someone from using Your password without Your permission, You could lose as much as \$500.

Also, if Your statement shows transfers that You did not make, tell Us at once. If You do not tell Us within 60 days of the date We provided a periodic statement to You, You may not get any money You lost after the 60 days if We show that We could have stopped someone from taking the money if You would have told Us in time. If a good reason (such as a long trip or a hospital stay) kept You from telling Us, We will extend the time periods.

7. Contact in Event of Unauthorized Access.

If You believe Your password has been lost or stolen or that someone may or has fraudulently accessed Your Account without Your permission, contact the Credit Union by phone (518)483-8668, or write: North Franklin Federal Credit Union, 494 East Main Street Malone, NY 12953.

8. Information about Bill Payment.

You can pay bills either on an automatic recurring basis or periodically as You request. You must designate which of Your Accounts will be used for Bill Payments.

To use Bill Payment, You will provide Us with the name and address of the Payee, Your Account number with that person and any other information We require to properly debit Your designated Bill Payment Account with Us and credit Your Bill Payment Account with the Payee. You agree to allow the number of days to process as indicated by the Processing Date for each Bill Payment. You also agree that Your Account will have sufficient Account Balance on the Processing Date. If Your Account does not have sufficient Account Balance, We will attempt to re-process the Bill Payment on the next two Business Days.

If Your Account number or any other information changes, or if You wish to add or delete Payees, You must enter all such designations and changes in the appropriate fields through the Bill Payment application prior to the Processing Date. You authorize Us to make all changes submitted by You or any other person having access to Your password and Account information.

Bill Payments are processed either through an electronic transmission to the Payee or by check drawn from your Credit Union share draft account which is mail to the Payee. Payees who receive electronic delivery will receive Your Bill Payment information, including Your Account number with the Payee, through a secure network. All Credit Union share drafts are sent through the U.S. mail. Payments made by check are generally received and credited by most Payees within five to seven Business Days. If We receive any Payment Instructions from a Payee, We may follow those instructions, to help ensure that the Bill Payment is received by the Payee and promptly credited to Your Account.

9. Processing Date for Bill Payment.

In order to ensure that Your Bill Payment will be received by the due date You specify during Bill Payment set-up, Bill Payment Account collected funds must be available on the Processing Date. This is generally five (5) Business Days prior to the due date. If the payment is made electronically, Your Account will be debited on the Processing Date. If Your Account does not have sufficient Account Balance, We will attempt to process the Transaction on the next two Business Days. The Transaction is canceled after the third failed attempt and You must re-enter the Transaction.

10. Prohibited Bill Payment and Service Limitations.

Payments may be only to Payees with a United States address. You agree to not make a Bill Payment of alimony, child-support, taxes or other governmental fees, or court-directed payments. There is a \$1.00 minimum for Bill Payment Transactions. The maximum permitted Bill payment amount is \$10,000.00 per Transaction.

We reserve the right to refuse to pay any merchant or other person to whom You may direct a Bill Payment. We are obligated to notify You promptly if We decide to refuse to pay a Payee. This notification is not required if You attempt one or more of the prohibited Bill Payments set forth above.

11. Processing Date for Funds Transfer.

Fund Transfers are processed on the same Business Day as Your Instructions through the Home Banking service. The Home Banking service is a “live” real-time service. The service may be unavailable at times due to system maintenance.

Saturday transactions are processed on the following Business Day. If the end of a calendar month falls on a Saturday or Sunday, We will complete month end processing on the last Business Day of the month. Fund Transfers and Loan Payments made after month end processing has occurred will be treated for dividend and interest calculation and statement reporting purposes as if they occurred on the first Business Day of the next month.

12. Funds Transfer Limitations.

You may transfer funds through Home Banking in any amount between \$1.00 and \$9,999,999.00, subject to funds available. Under federal regulations, You may make no more than six Funds Transfers and telephone transfers, including Home Banking Transactions, per month from Your savings or money market deposit Account.

Of these six Transactions, You are limited to no more than three Transactions per month by check, draft, debit card or similar order to third parties. Each Funds Transfer or Bill Payment from Your savings or money market deposit Account is counted as one of the six limited transfers You are permitted each month. (However, payments to Your loan accounts with Us are not counted toward this limit for savings and money market deposit accounts.)

13. Canceling an Order.

You may cancel or edit a pending Bill Payment until such time that the Transaction is processed, by selecting and accurately completing the appropriate fields from within the Bill Payment application. If We do not receive Your complete and accurate instruction canceling or editing a Bill Payment prior to such times, We will process the Transaction. This section applies to a recurring or a one-time Transaction.

14. Overdrafts.

When You schedule a Funds Transfer or Bill Payment, using Home Banking or Bill Payment, You authorize and are requesting Us to withdraw the necessary funds from Your Account with Us and make payments for You from Your Account. We debit the amount of Your Funds Transfer on the Business Day You instruct Us to process the Funds Transfer between Your Accounts. Each instruction to Us to withdraw or transfer from an Account is an order to Us to pay from that Account on the specified Processing Date. We debit the amount of Your Bill Payment from Your Account on the Processing Date, which is generally five (5) days prior to the due date. If we are unable to complete the transaction for any reason associated with Your Account (for example, there are not sufficient funds in Your Account to cover the transaction), the transaction may not be completed.

We may charge Fund Transfers and Bill Payments against the Account even though the charge creates an overdraft. In some instances You will receive a return notice from Us. In these cases, you agree that a non-sufficient funds (NSF) fee will be charged in accordance with the credit unions established and published service fees. Further, You also agree that a NSF fee may be charged to Your account even if the payment is not returned but is paid and overdraws Your Payment Account. If You overdraw Your Account, You agree to immediately pay Us the overdrawn amount together with any applicable fees.

By enrolling for and using this Bill Payment Service You agree that We have the right to collect funds from all of Your Accounts to recover funds for all payments that have been requested to be paid by You and Your authorized user; this includes accounts on which You are the primary member-owner, as well as accounts on which You are the joint owner.

15. Fees.

You authorize Us to charge You service fees identified in Our current fee schedule, and it may be amended by Us from time to time. You are responsible for any and all telephone access fees and/or internet service fees that may be assessed by Your telephone and/or Internet service provider.

By using Our Bill Payment service, You authorize Your Bill Payment service will be terminated after six (6) consecutive months of no activity. If enrollment is requested after initial service has been terminated for any

reason, You authorize us to deduct a one-time \$10.00 re-activation fee. This re-activation fee will be deducted from your account on the first business day following the re-activation processing.

16. Our Liability For Failure to Process Funds Transfer or Bill Payment.

We will use Our best efforts to make all Your Bill Payments according to Your Payment Instructions. We will, however, incur no liability if We are unable to complete any Bill Payments initiated by You because of the existence of any one or more of the following circumstances:

1. If the Bill Payment would exceed the maximum permitted Bill Payment amount or Your Account Balance, or Your Account has been re-titled, closed, blocked for security reasons, or subject to legal process or other encumbrances restricting the transfer.
2. If the Bill Payment processing center is not working properly, and You know or have been advised by Us about the malfunction before You execute the Transaction.
3. If the Payee mishandles or delays a Bill Payment sent by Us.
4. If You have not provided Us with the correct names, phone numbers, or account information for those persons or entities to whom You wish to direct payment (Payee).
5. If circumstances beyond Our control (such as, but not limited to, fire, flood, or interference from an outside force) prevent the proper execution of the Transaction, and We have taken reasonable precautions to avoid those circumstances.
6. If You have not properly followed the instructions for using this service.
7. If Your operating system is not properly installed or functioning properly.
8. For errors or failures from any malfunctions of Your browser, Internet service provider, computer, computer virus or other problems relating to the computer equipment You use, including, without limitation, Your inability to access the web site or any part of the application.
9. For a failure to provide access or for interruptions in access due to system failure.

Provided none of the foregoing exceptions to the service performance obligations is applicable, if the Bill Payment or Home Banking service cause an incorrect amount of funds to be removed from Your Account, We shall be responsible for returning the improperly transferred funds to Your Account. If the Bill Payment or Home Banking service causes funds from Your Account to be directed to an incorrect Payee, You agree to help Us recover funds directed to the incorrect Payee. We will make every effort to direct to the proper recipient any previously misdirected Bill Payments or Fund Transfers.

NOTWITHSTANDING ANY OTHER PROVISION IN THIS AGREEMENT, UNLESS OTHERWISE PROHIBITED BY LAW, THE FOREGOING SHALL CONSTITUTE OUR ENTIRE LIABILITY AND YOUR EXCLUSIVE REMEDY EXCEPT AS SPECIFICALLY PROVIDED FORHEREIN, IN NO EVENT SHALL WE BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, INCLUDING LOST PROFITS (EVEN IF ADVISED OF THE POSSIBILITY THEREOF) ARISING IN CONNECTION WITH OR IN ANY WAY RELATED TO THE EQUIPMENT, SOFTWARE, BILL PAYMENT AND/OR HOME BANKING SERVICE.

17. Exclusion of Liability and Warranties.

Our Bill Payment and Home Banking service makes use of a private network, intended for authorized users only. We have confidence in the security measures We employ, however, this is not an invitation for individuals to attempt unauthorized access.

BY USING THIS SERVICE, YOU AGREE TO ACCEPT COMPLETE RESPONSIBILITY THEREFORE, CREDIT UNION, AND THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, AGENTS AND SERVICE PROVIDERS, DISCLAIM ANY AND ALL LIABILITY, WHETHER NOW KNOWN OR OTHERWISE, WITH RESPECT TO YOUR USE, AUTHORIZED OR UNAUTHORIZED, AND CREDIT UNION FURTHER SPECIFICALLY DISCLAIMS ANY AND ALL WARRANTIES WITH RESPECT THERETO, INCLUDING BUT NOT LIMITED TO THE WARRANTIES OF MERCHANTABILITY AND/OR FITNESS FOR A PARTICULAR PURPOSE.

18. Web Content and Materials.

The information and materials contained in this website — and the terms and conditions of the access to and use of such information and materials — are subject to change without notice. Not all products and services may be

available in all geographic areas. Your eligibility for particular products and services is subject to Our final determination and acceptance.

We and Our suppliers may discontinue or make changes in the information, products or services described herein at any time. Any dated information is published as of its date only, and We do not undertake any obligation or responsibility to update or amend any such information. We reserve the right to terminate any or all website offerings without prior notice to the user. Furthermore, by offering information, products or services via this Worldwide Website, no solicitation is made by Us to any person to use such information, products or services in jurisdictions where the provision of such information, products or services is prohibited by law.

Limitation of Liability

Because of the possibility of human and mechanical error as well as other factors, We are not responsible for any errors in Our omissions from information contained in or accessed through this website. All such information is provided "as is" to the user without express or implied warranties of any kind including the warranties of merchantability, non-infringement of intellectual property or fitness for any particular purpose.

Furthermore, We will not be liable for any delay, difficulty in use, inaccuracy of information, computer viruses, malicious code or other defect in this website, or for the incompatibility between this website's files and the user's browser or other site accessing program. Nor will We be liable for any other problems experienced by the user due to causes beyond Our control. No license to the user is implied in these disclaimers.

Links to Other Sites

Links that are to non-North Franklin Federal Credit Union websites are provided solely as pointers to information on topics that may be useful to users of the North Franklin Federal Credit Union's website, and We have no control over the content on such non-North Franklin Federal Credit Union websites. If you choose to link to a website not controlled by Us, We make no warranties, either express or implied, concerning the content of such a site, including the accuracy, completeness, reliability or suitability thereof for any particular purpose, nor do We warrant that such site or content is free from any claims of copyright, trademark or other infringement of the rights of third parties or that such site or content is devoid of viruses or other contamination. We do not guarantee the authenticity of documents on the Internet.

Links to non-North Franklin Federal Credit Union sites do not imply any endorsement of or responsibility for the opinions, ideas, products, information or services offered at such sites, or any representation regarding the content at such sites.

Disclaimer

Product offers, rates, terms, and other information provided herein are subject to change without notice. We may discontinue or make changes in the information, products or services described herein at any time. We reserve the right to terminate any or all web offerings without prior notice to the user. Due to occasional inaccessibility to our web site. We cannot guarantee completeness or accuracy of the information provided herein. We reserve the right, in Our sole discretion and without any obligation, to correct any error or omissions in any portion of the services, product or materials.

19. In Case of Errors or Questions.

If You believe that there has been an error related to the Bill Payment and/ or Home Banking related service, You have questions or need more information, or You believe Your statement is wrong contact the Credit Union by phone (518) 483-8668 or write Us at North Franklin Federal Credit Union, 494 East Main Street, Malone, NY 12953 as soon as You can. We must hear from You no later than 60 Calendar Days after We sent You the FIRST statement on which the problem or error appeared.

1. Tell Us Your name and Account number (if any).
2. Describe the error 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.
4. Please also include a telephone number at which You can be reached in the event We need any additional information.

If You tell Us orally, We retain the right to require that You send Us Your complaint or question in writing within 10 Business Days.

We will determine whether an error occurred 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 credit Your Account within 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. 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 credit Your Account.

The 10 day period in the preceding paragraph may be extended to 20 Business Days, if the error involves a transfer to or from the Account within 30 days after the first deposit to the Account was made.

If the error involves an electronic transfer from Your Account to buy goods or services direct from a merchant, a transfer initiated outside of the United States or a transfer that occurred within 30 days after the first deposit to the Account was made, the 45 day time period to investigate Your complaint or question will be 90 days in place of 45 days.

We will tell You the results within three Business Days after completing Our investigation. If We decide that there was no error, We will send You a written explanation. If You received credit during the investigation, Your account will be debited at that time. You may request copies of the documents that We used in Our investigation for a reasonable charge.

20. Account Information Disclosure.

The circumstances under which We may provide information about Your accounts to third parties are summarized in Our current privacy notice. You agree that We may deliver Our privacy notices and opt-out notices to You. You may access the privacy notice on our website at www.northfranklinfcu.org or request a paper copy by writing to Us at North Franklin Federal Credit Union, 494 East Main Street, Malone, NY 12953.

21. Third Parties.

You understand that support and services are provided by third parties other than Us, and You authorize Us to contract with third parties to provide such support and service.

22. Electronic Record Consent.

You consent to receive Electronic Records that may be required to be made available during the course of Your Bill Payment and Home Banking relationship with Us. You have a right to withdraw the consent to receive Electronic Records by notifying Us in writing at: North Franklin Federal Credit Union, 494 East Main Street, Malone, NY 12953.

23. Your Right to Obtain Paper Copies.

You have a right to obtain Electronic Records in paper form, upon request. You may obtain a paper copy of an Electronic Record by contacting Us by phone at (518) 483-8668 or by notifying us in writing at: North Franklin Federal Credit Union, 494 East Main Street, Malone, NY 12953. We may charge photocopy fees as identified in Our current fee schedule.

24. Periodic Statements.

Your Account activity will appear on Your periodic account statement. If there are no transfers in a particular month, You will receive statements at least quarterly. You agree to review your account statement promptly after You receive it. If Your account statement shows a transaction that You did not authorize, You must notify Us at once.

A copy of any documentation provided to you which indicates that an electronic fund transfer was made shall be admissible as evidence of such transfer and shall constitute prima facie proof that such transfer was made.

25. Notification of Change in Name or Address.

You agree to notify Us promptly in writing of any change by mail to: North Franklin Federal Credit Union, 494 East Main Street, Malone, NY 12953. A change of address form may be found on our main website www.northfranklinfcu.org.

26. Termination or Discontinuance.

In the event You wish to discontinue Bill Payment, You must notify Us in writing. Written notice of service discontinuance must be supplied ten (10) Business Days prior to the first day of the month to: North Franklin Federal Credit Union, 494 East Main Street, Malone, NY 12953. If You notify Us verbally, You must also send Us written notification. After Your proper notice is received by Us, the actual discontinuance date, for purposes of monthly fees, will be the first day of the next month. As such, monthly fees will not be pro-rated. You authorize Us to continue making bill payments, fund transfers, and other Home Banking transactions, You have previously authorized until the first day of the next month following receipt of a proper election to terminate or discontinue Your Account. Once we have acted upon Your closing notice, we will make no further transfers, payments or transactions from Your Account, including transfers, payments or transactions you have previously authorized.

Any one person who can use the Account is eligible to terminate this service. If more than one person is authorized to withdraw funds from Your Account, or if another person is authorized to electronically access Your Account, We cannot stop that person from using the Bill Payment and/or Home Banking service.

We may modify, suspend or terminate Your privilege of using Bill Payment and/or Home Banking services and may withhold approval of any Transaction, at any time, without prior notice to You. In the event We terminate Your privileges, We will try to notify You in advance but are not required to do so. You will be notified as soon as practicable.

Neither termination nor discontinuance shall affect Your liability or obligation under this Agreement. If either You or We end your rights to use Bill Payment or Home Banking, We will no longer be required to complete any of your Bill Payment transactions. You will remain obligated to Us under this Agreement for all your Bill Payment or Home Banking transactions, even if they occur or are completed after this Agreement is ended.

27. Information Authorization.

In order to facilitate Bill Payment and/or Home Banking or investigate fraud, it may be necessary to obtain additional information from other financial institutions, merchants or consumer credit reporting companies. By accepting and using Bill Payment and/or Home Banking You agree that We have the right to request a review of Your credit rating at Our expense through an authorized bureau. In addition, You authorize Us to obtain information regarding Your Home Banking transfer and/or Bill Payment Transaction from a merchant or other Payee to resolve payment-pending problems.

28. Disputes

In the event of a dispute regarding the Service, You agree to resolve the dispute by looking to this Agreement. You agree that this Agreement is the complete and exclusive statement of the agreement between You and Us which supersedes any proposal or prior agreement, oral or written, and any other communications between You and Us relating to the subject matter of this Agreement. If there is a conflict between what one of Our employees says and the terms of this Agreement, the terms of this Agreement shall control.

29. Assignment.

You may not assign this Agreement to any other party. We may assign this Agreement to Our successor in interest or to any, directly or indirectly, affiliated company. We may also assign or delegate certain of its rights and responsibilities under this Agreement to independent contractors or other third parties.

30. No Waiver.

We shall not be deemed to have waived any of Our rights or remedies hereunder unless such waiver is in writing and signed by Us. No delay or omission on Our part in exercising any rights or remedies shall operate as a waiver of such rights or remedies or any other rights or remedies. A waiver on any one occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

31. Governing Law.

This Agreement is governed by the federal laws of the United States and the laws of the state of New York, unless otherwise required by federal or state law. Any issue relating to an Account or service with Us that you access through the Bill Payment and/or Home Banking service shall be governed by the laws specified in the agreement for that Account or service if there is a separate agreement for that Account or service.

32. Captions

The captions of the Sections contained herein are for convenience only and shall not control or affect the meaning or construction of any of the provisions of this Agreement.

33. Amendment.

We may amend or change the terms and conditions, including all applicable fees and service charges, of this Agreement at any time. We will provide You with notice at least thirty (30) days before the amendment becomes effective by sending written notice to You at Your address on record with Us if the amendment or change will result in greater costs or liability to You or stricter limitations on the transfers You may make.

To the extent permitted by applicable law, We will notify You of any such change or amendment electronically by posting such notice on our Home Banking login page. If however, an immediate change in the terms and conditions is necessary for security reasons, We may amend these terms and conditions without such prior notice. Any use of the services after We send you notice of the change or amendment will constitute Your agreement to such change(s) or amendment(s). If you do not agree to the change or amendment, You must notify us prior to the effective date of the change or amendment and cancel your access to the Service.

Further, We may, from time to time, revise or update the programs, services, and/or related material, which may render all such prior versions obsolete. Consequently, We reserve the right to terminate this Agreement as to all such prior versions of the Bill Payment and/or Home Banking Service programs, services, and/or related material and limit access to the Service's more recent revisions and updates.

34. Conflict of Provisions.

This Agreement is intended to supplement and not to replace other agreements between You and Us relating to Your accounts, including, without limitation, Our Deposit Account Rules. In the event of a conflict between this Agreement and any other Account rules and agreements that apply to Your accounts, this Agreement shall govern and prevail, unless otherwise specified in this Agreement.