

**BELCO FEDERAL CREDIT UNION'S ONLINE BANKING and ELECTRONIC SERVICES AGREEMENT
THIS SERVICES AGREEMENT PERMITS BELCO FEDERAL CREDIT UNION AND THE MEMBER TO
DELIVER CERTAIN INFORMATION TO EACH OTHER ELECTRONICALLY INSTEAD OF ON PAPER OR
"IN WRITING." THE INFORMATION WHICH MAY BE DELIVERED ELECTRONICALLY INCLUDES, BUT
IS NOT LIMITED TO, NOTICES, DISCLOSURES AND OTHER INFORMATION REQUIRED BY FEDERAL
LAW.**

In this Agreement, the words "you" or "your" mean the consumer or business that has enrolled in Bellco Federal Credit Union's Electronic Banking Services, "we", "us" or "our" refers to Bellco Federal Credit Union, "Account" or "accounts" refer to your Bellco Federal Credit Union's accounts that you have designated for use with the Services.

If you consent to our online/electronic banking services agreement and disclosure statement, print or request a copy of the document, click to agree and proceed with your enrollment. By your consent you agree that we may provide you with disclosures, notices and other communications (the "documents") about Online Banking, Mobile Banking, Bill Pay and other electronic services, including the Online/Electronic Banking Services Agreement and any future amendments, in electronic form. You may download or print the documents from your electronic device. (At your request, we will provide you with a paper copy of any of the disclosures you have agreed to without a fee.) You have the right to terminate this consent without any fee, but if you do, we will immediately terminate your participation in Mobile, Online Banking or Bill Pay Services. You have the right to obtain copies of any of the documents we provided electronically. Withdraw your consent to our electronic disclosures by calling us at (610) 373-5192, or Toll Free: 866-288-7660, or write to us at Bellco Federal Credit Union, 609 Spring St, Wyomissing, PA 19610.

(NOTE: Your current account documentation delivery settings will remain in effect, [i.e.: paper statements, disclosures, e-statements, etc.]. Enrollment in E-Communication Package features is optional.)

1. ACCEPTANCE This Bellco Federal Credit Union Online/Electronic Banking Services Agreement (the "Services Agreement") contains important terms and conditions which govern the following Bellco Federal Credit Union Electronic Banking services: Mobile Banking, Online Banking ("Internet Banking"), Bill Pay, and certain other electronic banking services offered through Bellco Federal Credit Union Electronic Banking (collectively, "Electronic Services"). You understand and agree that by using the Services, you are accepting the terms and conditions of this Services Agreement, and that your use of your login credentials will be considered the same as your written signature in authorizing us to complete any transaction or request communicated to us. All electronic communications that meet these requirements will be deemed to be valid and authentic and you intend and agree that those electronic communications will be given the same legal effect as written and signed paper communications. You agree that electronic copies of communications are valid and you will not contest the validity of the originals or copies, absent proof of altered data or tampering. Because Electronic Services are performed electronically, they are governed by federal and state laws and regulations pertaining to electronic funds transfers which entitle you to certain benefits and protections, which are contained in this Services Agreement.

2. REQUIREMENTS (a) Account Access - To access your account via the Electronic Services, you must have at least one eligible deposit or loan account, a User ID, and a password that you choose. You may only designate accounts that you own jointly or singly. You agree to provide us with any additional documentation we may require to permit access to your account. If you apply for an account or service via Electronic Banking, or ask to change an account or service you already use with us, you agree that we can treat your application or request as if it had been made in writing and signed by you. You understand by enrolling for Bill Payment, that you authorize us to investigate and verify any information supplied by you. You authorize us to make any credit or investigative inquiry that the Credit Union

determines is appropriate to utilize bill payment services. (b) Joint Accounts - If you have designated a joint account to be accessible via Electronic Services, each joint owner will be jointly and severally liable under this Services Agreement. We may act upon the instructions of any joint owner concerning the account without the consent of any other person. (c) Special Withdrawal Limitations. Banking regulations limit your ability to transfer funds between certain accounts, as described in the terms and conditions governing your deposit account (the "Deposit Agreement"). (d) Limitations and Dollar Amounts for Transfers and Payments. Transfers from one designated account to another may not exceed the available balance in your account from which the transfers are made. Bill payments are limited to a standard \$5,000.00 per bill and may not exceed the available balance in the account from which payments are made. We reserve the right to limit the frequency and dollar amount of transactions from your designated accounts for security reasons. (e) Your Password. We will be entitled to act on all instructions received under your Password. Since your Password is used to identify you as an authorized user of the Services, you agree to notify us immediately if the secrecy of your Password is compromised, and you also agree not to reveal your Password to any person not authorized to use Electronic Services. You may change your Password at any time while you are using Electronic Services. To assist us in maintaining the security of your Electronic Services account(s), we may revoke or cancel your Password at any time without giving you prior notice. You agree not to use your Password for any transaction that would cause your account balance to go below zero. We will not be required to complete any such transaction, but if we do, you agree to pay us the amount of the improper withdrawal or transfer upon demand and any associated fees for such service. Otherwise, you authorize us to collect any such amounts, including the amount of the service fees you may owe us from any account you maintain with us. (f) Protecting Your Account. You are solely responsible for maintaining the secrecy of your login credentials. For your protection, we recommend you memorize this information, do not write it down, and change it periodically. Properly constructed credentials afford you a greater degree of assurance and are more secure if a) they contain more characters, b) if those characters are both alpha and numeric characters, c) if they consist of both upper and lower case. If your log in criteria is entered incorrectly on several consecutive attempts, your access to Electronic Services will be blocked. To activate, please call Customer Support at (610) 373-5192, or Toll Free: 866-288-7660. If you believe that your login criteria has been lost or stolen, or that someone has transferred or may transfer money from your account without your permission, notify us immediately by calling the number above. We reserve the right to deny access if user verification cannot be determined. (g) Your Electronic Device. You agree to be fully responsible for the installation, maintenance and operation of your electronic device and software. We are not responsible for any errors or failures from the malfunction of your electronic device, software, or for any virus or related problems associated with the use of an online system. You will be responsible for contracting with your own Internet Service or Phone Provider. You are responsible for the security of your electronic device. You must also meet our minimum browser requirements. (h) Secure Electronic Messaging Services. You may communicate with us through our secure messaging service. To ensure the security of your account information, we encourage you to use only this service when transferring information to us regarding your account. (i) New Services. We may, from time to time introduce new Electronic Banking services. You will be notified of these services and we may update this Services Agreement to incorporate any new services. If you are a consumer, your use of the new services will signify your acceptance of the terms and conditions governing these new services. We require proper authorization before providing certain requested services to business entities. (j) Fees and Charges. The fees and charges for the Services available through Bellco Federal Credit Union Electronic Banking are set forth later in this Services Agreement. You agree that we may change the terms of this Services Agreement, including the fees at any time, and you will be notified of any such change by mail or by an electronic message. You understand that by using the Services after any change becomes effective, you have agreed to the changes. (k) When You May Access Your Account.

Subject to conditions beyond our control, you can access your accounts via the Services, 7 days a week, 24 hours a day. There may be times, however, when some or all of the Services may not be available. (I) Hardware and Software Requirements. In order to use any of the online features Bellco offers, your computer hardware, software, and your Internet service provider ("ISP") must meet the following specifications: Pentium 4 or better, minimum of 512 MB RAM, Windows XP / Mac OS X 10.5 or newer, and have Internet Explorer 7 or newer, Mozilla Firefox, Google Chrome, or Apple Safari installed. Your ISP needs to allow e-mail attachments up to 500 KB. You also must have a pdf viewer (such as Adobe Acrobat) installed on your system to view eStatements.

3.ELECTRONIC BANKING SERVICES (a) What You Can Do. If you have enrolled in Electronic Banking, you may: Obtain balance information, account detail information and transaction history on all eligible accounts enrolled in Electronic Banking. Unless otherwise noted, transactional history reflects activity in real time. For Electronic Banking, our business days are Monday through Friday, excluding federal holidays. Transfer funds between designated Bellco Federal Credit Union accounts. The following services may not be available through all electronic channels: Place and/or delete a stop payment on a check you have written, Reorder checks, Transmit secure electronic messages to Bellco Federal Credit Union, Balance Inquiries, Depositing check items. You may use Mobile or Online Banking to check the balances and recent activity of your Accounts. The balance shown may not be your actual available balance. The balance shown may also differ from your records because it may not include deposits in progress, outstanding checks, or other withdrawals, payments, or charges, or items in process. (c) Funds Transfers Between Bellco Federal Credit Union Accounts. You may transfer funds between eligible Bellco Federal Credit Union accounts through Mobile, or Online Banking. An "eligible account" is an Account linked to the Electronic Banking service that does not have withdrawal restrictions. Eligibility is based on account type and customer to account relationship. When you request a transfer of funds between your Bellco Federal Credit Union accounts, you authorize us to withdraw the necessary funds from the Bellco Federal Credit Union account you designate. You agree that you will instruct us to make a withdrawal only when a sufficient balance is or will be available in your designated account at the time of withdrawal. We will not be obligated to act on any withdrawal instruction if there are not sufficient funds in the account you have designated. If you request a funds transfer on a weekend or holiday, we will transfer the funds from the designated account on the next business day. You will be able to submit cancelation requests for fund transfers between Bellco Federal Credit Union accounts once they are submitted. Special Note: Borrowing from an existing line of credit you have with us shall be subject to the terms and conditions of your line of credit agreement. (d) Alerts. They provide important information related to your online security or account activities. Voluntary Account Alerts must be activated. Voluntary Account Alerts allow you to choose alert messages for your accounts. We may add new alerts from time to time, or cancel old alerts. Each alert has different options available, and you will be asked to select from among these options upon activation of your alerts service. Voluntary Account Alerts are subject to the following: We may add new Automatic and Voluntary Account Alerts from time to time, or cancel old alerts. We may notify you when we cancel alerts, but are not obligated to do so. Alerts will be sent to the email address you have provided as your primary email address for Online Banking. You may also choose to have alerts sent to a secondary email address, including a mobile device that accepts e-mail messages. If there is a change to your email address or mobile phone number, you are responsible for informing us of that change. While Bellco Federal Credit Union does not charge for the delivery of the Alerts, please be advised that data charges or rates may be imposed by your carrier. Changes to your primary and secondary email addresses will apply to all corresponding Alerts. You understand and agree that your alerts may be delayed or prevented by a variety of factors. We do our best to provide alerts in a timely manner with accurate information. We neither guarantee the delivery nor the accuracy of the contents of any alert. You also agree that we shall not be liable for any delays, failure to deliver, or misdirected delivery of any alert; for any errors in the content of an alert; or

for any actions taken or not taken by you or any third party in reliance of an alert. Because alerts are not encrypted, we will not include your credentials or full account number. However, alerts may include your name and some information about your accounts. Depending upon which alerts you select, information such as your account balance or the due date for a bill payment may be included. Anyone with access to your email will be able to view the contents of these alerts. (e) Stop Payments. You may initiate stop payment requests only for paper checks you have written (non-electronically) on your Credit Union account. Stop payments made through Electronic Services after 10 PM will be deemed received the next business day. By placing a stop payment order on-line, you have authorized, directed and requested us to stop payment on the check requested. You agree to indemnify and hold us harmless from any and all claims, liabilities, costs and expenses, including but not limited to, court costs and reasonable attorney fees, resulting from or growing out of the our refusal to pay the stopped check. We shall have no liability to you for the payment of the identified check contrary to this stop payment order if the indicated check number, dollar amount or account number is not accurate. We are not liable to you if we paid the identified check if we acted in good faith or exercised ordinary care. Any damages that you incur and which we may be liable for are limited to actual damages not to exceed the amount of the check. You understand that if the stop payment order comes too late for us to have a reasonable time to act on it prior to accepting, certifying, paying, settling for, posting or becoming accountable for the check, that this stop payment order shall be of no effect. This stop payment order shall be governed by the provisions of the Uniform Commercial Code in effect in the State of Pennsylvania. This stop payment order shall be valid for a period of six (6) months from the date it is made unless we have received a revocation or renewal prior to expiration of such period. You agree that we may charge you a fee for processing this stop payment order as well as a similar fee for each renewal you make, such fee to be deducted from your account. Refer to the current schedule of fees for your account. (f) Customer Service. If you need assistance with Electronic Banking, or if you need to communicate with Bellco Federal Credit Union, please notify us by: Sending a secure electronic message to our Electronic Banking Customer Service area. Calling Bellco Federal Credit Union at (610) 373-5192, or Toll Free: 866-288-7660. You agree that we may record the conversations our employees have with you to monitor the quality of service and accuracy of information provided to you. Write to us at: Bellco Federal Credit Union, 609 Spring St, Wyomissing, PA 19610. (g) Lost or Stolen Device If your mobile device is lost or stolen, contact customer service using any of the above methods. If you are concerned about misuse of your phone, contact your mobile service provider immediately to discontinue service. For questions regarding de-activation, please contact us.

4. BILL PAY SERVICES Some Bill Pay Services may not be available through all electronic channels. (a) Payees. You may schedule current, future or recurring payments to a person or business in the United States through Bill Pay. By furnishing us with the names, addresses and telephone numbers of your Payees, and account information, you authorize us to follow your payment instructions to these Payees. Payments may only be made from an active funding account. You are solely responsible for maintaining the current address and account number of each Payee that you designate. (b) Prohibited Payments. You may not use Bill Pay to make payments to payees outside the United States or U.S. Territories. You may not make a payment of alimony, child support, taxes, other governmental fees, or court directed payments through Bill Pay. (c) Payment Account. To enroll for Bill Pay, you must reside in the United States and have at least one linked Bellco Federal Credit Union checking account. You may use Bill Pay to make payments from linked accounts. You must designate the account from which Bellco Federal Credit Union is to make payment. This account will be known as the Payment Account. By originating a Bill Pay request, you authorize us to withdraw the necessary funds from your Payment Account. You agree that you will instruct us to make a withdrawal only when a sufficient balance is or will be available in your Payment Account at the time of scheduled withdrawal. We will not be obligated to act on any withdrawal instruction from you if there are insufficient funds in the Payment Account. If you have

overdraft protection on your Payment Account, we may use available funds in that overdraft protection account to cover Bill Pay requests. For account holders who have multiple accounts affiliated with Bill Pay, if you close your Payment Account, you must notify us and identify a new Payment Account or we may select one for you. For Bill Pay Services, every day is a business day, except Saturday, Sunday and federal holidays. Saturday, Sunday and Monday are considered one business day. Federal holidays are considered part of the following business day. (d) Scheduling Payments. You may use Bill Pay to schedule payments on the date that you enter the payment information, on a future date, or on the same date of each month, subject to restrictions set forth in this Agreement. You may enter payment information 24 hours a day, 7 days a week (subject to system availability), but payments will only be initiated by us on business days. Bill Payments are processed on the requested send or transmit date. Payments will be made by electronic funds transfers if the Payees are set up to receive such payments, or by check if they are unable to receive electronic funds transfers. The time period which is required to process payments will vary according to the payment method and other factors. Payments issued by check through the bill pay system will be considered stale dated 90 days after the initiation date. At this time, a stop payment may be issued on any outstanding check. Sufficient time must be allowed for payments to be received by each Payee. You must schedule the Date of your payment to be at least 6 business days prior to the Due Date of your payment. The "Due Date" is the date on which your payment is due, without taking into account any applicable grace period. The "Transmit Date" is the date the payment is requested to be sent. We will not be responsible for any loss you may incur as a result of a late payment if your payment is not scheduled within the time periods described in this Section. (e) Future or Recurring Bill Pay. You may schedule a future or recurring payment to be initiated by us on any future business day (up to 364 days in advance) through Bill Pay. We shall complete the payment, provided there are sufficient funds in your Payment Account. You will receive confirmation the payment is scheduled at the time you request the payment. If a payment fails for any reason, you will receive notification via an electronic message. To ensure proper notification, please provide us with your most current email address, updating as necessary. Recurring bill payments must be in the same amount each period (weekly, monthly, semi-annual, etc.). If the regular payment date falls on a weekend or a holiday, it will be initiated on the following business day. (f) Changing or Canceling Payments. You may utilize Bill Pay to: (1) modify either the payment amount or date the bill payment is initiated for any future or recurring bill payment at any time prior to 9:00 p.m. Eastern Time on the date the bill payment is scheduled to be initiated by us, or (2) cancel a current, future, or recurring bill payment, at any time, prior to 9:00 p.m. Eastern Time on the Business Day it was scheduled for payment. Once an electronic payment has been submitted to the payee, the payment may not be stopped or cancelled. There may be times when a payment issued by check may be cancelled through a stop payment request. Stop payments must be initiated through customer support (610) 373-5192, or Toll Free: 866-288-7660. Stop payment fees apply. Refer to Schedule of Services and Fees and Deposit Account Agreement. WE RESERVE THE RIGHT TO REFUSE TO HONOR PAYMENT REQUESTS THAT REASONABLY APPEAR TO US TO BE FRAUDULENT OR ERRONEOUS. (g) eBill Presentment. Bills presented through eBill presentment are produced and controlled by the payee(s) listed. In most cases, a paper bill will no longer be sent. Should your payee(s) provide both a paper bill and an electronic bill, we suggest that you pay the bill that is received electronically to avoid making duplicate payments. To discontinue the paper bill, it may be necessary to contact the payee(s) directly. Electronic bills are available to view electronically from 3 to 18 months. The length of time a bill is available varies depending on your payee(s). Cancellation of bill pay will result in discontinuation of the eBill relationship with your payee(s). It may be necessary to contact the payee(s) directly to re-initiate a paper bill. The receipt of an eBill for discontinued relationships may result in an email notification. (h) Canceling Bill Pay. We reserve the right to suspend or terminate your use of Bill Pay at any time, for any reason, without prior notification. The Bill Pay service will remain open for customers that actively make regular payments through this service. After

60 days of inactivity, the bill pay service may be discontinued. If this occurs, your bill pay history and payee information will be removed from Electronic banking. If you wish to terminate Bill Pay, please contact us. It is your responsibility to cancel all future bill payments at the same time by deleting those payments through Bill Pay. This will ensure that future payments made by you will not be duplicated. If we are not contacted, Bill Pay fees will continue to be assessed. You should contact us as described in the Customer Service section below. (i) Customer Service. If you would like assistance with Bill Pay, or would like to communicate with Belco Federal Credit Union, please notify us by: Sending a secure electronic message to our Belco Federal Credit Union Electronic Banking Customer Serv