

ONLINE BANKING TERMS AND CONDITIONS

The following terms and conditions govern the manner in which Abbott Laboratories Employees Credit Union, ALEC (hereafter referred to as Us, We, Our) will provide Online Banking Services (Services) to You:

Our Member Service Information

Our Member Service Representatives are available 24/7.

- Mail may also be addressed to: ALEC, Attn: Member Services, 401 N Riverside Drive, Suite 1-A, Gurnee, IL 60031-5915
- Secure e-mail can be sent to a Member Services representative Department via the Self Service E-mail function 24 hours a day.

Services

You authorize Us to utilize Fiserv Inc. to provide the Services to You on Our behalf.

We reserve the right to refuse to make any transfer.

Transfer Services

You may use online banking to:

- Transfer funds from your share draft to share draft or share savings account (s)
- Transfer funds from your share savings to share savings or share draft account (s)
- Transfer funds from share draft or share savings account to loan accounts you have with us to make a payment(excluding mortgage loans)
- Transfer funds from your home equity line of credit to your share draft or share savings account (s)
- Obtain balance information on your loan, share draft, share savings, and share certificates accounts
- Obtain account histories on all your loan, share draft, share savings, and share certificates accounts
- Access your member e-statement
- Access your ALEC Rewards Visa account balance, history and cardholder e-statement

Funds will arrive at Your targeted Account as close as reasonably possible to the date designated by You in Your transfer instruction. Subject to the terms and conditions of this Agreement, For each properly instructed transfer to a targeted Account You will receive a transaction confirmation number (Confirmation Number).

Limitation

Under no circumstances will We be liable if We are unable to complete any transfers initiated in a timely manner via the Service(s) because of the existence of any one or more of the following circumstances:

1. You do not obtain a Confirmation number at the time You initiate a payment.
2. The designated Account does not contain sufficient funds to complete the payment.
3. You have closed the designated Account.
4. We have identified You as a credit risk and have chosen to terminate Your subscription to the Service(s).
5. The Service(s), Your equipment, or any communications link is not working properly and You know or have been advised by Us about the malfunction before You execute the transaction.
6. Circumstances beyond our control (such as, but not limited to, fire, flood, or interference from an outside source) prevent the proper execution of the transaction and We have taken reasonable precautions to avoid these circumstances.

WE ARE NOT RESPONSIBLE FOR ANY OTHER LOSS, DAMAGE OR INJURY, WHETHER CAUSED BY YOUR EQUIPMENT OR SOFTWARE, THE SERVICES, OR ANY TECHNICAL OR EDITORIAL ERRORS CONTAINED IN OR OMISSIONS FROM ANY PUBLICATION OR ON-LINE HELP GUIDE RELATED TO THE SERVICES. WE SHALL NOT BE RESPONSIBLE FOR ANY DIRECT, INDIRECT, SPECIAL OR CONSEQUENTIAL DAMAGE ARISING IN ANY WAY OUT OF THE INSTALLATION, USE OR MAINTENANCE OF YOUR EQUIPMENT, SOFTWARE OR THE SERVICES, EXCEPT WHERE THE LAW REQUIRES A DIFFERENT STANDARD.

Transfer Scheduling Cancellation / Modification

The online banking Scheduled Transfer Date, as indicated by you, must always be a business day (as defined at the end of this disclosure). If it is not, the Scheduled Transfer Date will be deemed to be the first business day following the date indicated.

Except for those transfers which are completed immediately, You may cancel or modify a transfer up to 12:59 p.m. Central Standard Time (CST) on the day of the transfer. Scheduled transfer are processed after 12:59 .m. Central Standard Time (CST).

Statements

All transfers made via the Services will be listed on Your monthly Account Statement that you receive from Us.

New Services

We may, from time to time, introduce new services or enhance the existing Services. We shall notify You of the existence of these new or enhanced services. By using these services when they become available, You agree to be bound by the obligations concerning these services, which will be sent to You.

Care of Your User ID and Security Code

You agree that You will not give your Services User ID (Log on ID) and security code (Security Code) or make it available to any other person. If You believe that Your Security Code has been lost or stolen, or that someone has made transfers using Your Security Code without Your permission, you must notify Us IMMEDIATELY at 800.762-9988 or send an electronic message through the E-Mail feature.

Your Liability for Unauthorized Payments or Unauthorized Transfers

If you believe that your Security Code has been lost or stolen, notify Us IMMEDIATELY as provided above in order to keep your possible losses down. If you notify Us within two (2) Business Days after You learn of the loss or theft, your maximum liability is \$50.00. If you do NOT notify Us within two (2) Business Days after You learn of the loss or theft of your Security Code, and We can prove that We could have prevented someone from using Your Security Code if You had told Us in time, Your maximum liability is \$ 500.00. If your Statement shows transfers that You did not make, notify Us IMMEDIATELY. If You do not notify Us within sixty (60) days after the Statement was mailed or delivered to You, You may be liable for the loss if We can prove that such a loss would not have occurred if you had notified us within sixty (60) days.

Errors and Questions

In case of errors or questions about your electronic transfers, call or write to us at the telephone number or address listed above, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transaction listed on your statement or receipt. We must hear from You no later than sixty (60) days after You received the first Statement on which the problem or error appeared.

When You call or write Us, You must:

1. Tell Us Your name, User ID and Member Number.
2. Describe the payment You are unsure about (Merchant name and Address, Account information, Transaction Date, Transaction Amount) and explain as clearly as You can why You believe it is an error or need more information. If possible, please provide Us with the Confirmation Number for such transaction.
3. Tell Us the dollar amount of the suspected error. If You tell Us orally, or by using the Services' electronic mail, We may require that You send Your complaint in writing within ten (10) Business Days. We will tell You the result of Our investigation within ten (10) Business Days after We receive Your complaint and will correct any Services error promptly. If We need more time, We may take up to forty-five (45) days to investigate the complaint or question. If We decide to do this, We may recredit Your Account within ten (10) Business Days after we hear from you, for the amount You think is in error in order that You may have the use of the money during the time it takes to complete Our investigation. If We ask You to put Your question or complaint in writing and We do not receive it within ten (10) Business Days, We may not recredit Your Account.

If We decide that there was no error, We will mail or transmit to You a written explanation within three (3) Business Days after We have completed the investigation, and within ten (10) Business days of the date of such explanation, We will debit Your account the amount previously recredited to You for use during the time We took to complete Our investigation. You may ask for copies of documents used during Our investigation.

Disclosure of Account Information to Third Parties

We will only disclose information to third parties about Your Payment Accounts:

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

Fees

There is no monthly service charge for Online Banking Services.

Termination of Privileges

We may at any time, and at our sole discretion, limit or terminate the Online Banking services we offer you. Specifically, we reserve the right to terminate the access to the Online Banking service when deemed to be inactive by ALEC. These Services will be deemed inactive if not used in any 60 day period.

Any questions relating to termination or reinstatement of service can be directed to Member Services via phone or e-mail.

Additional Terms and Conditions

1. In addition to the foregoing, You agree to be bound by and comply with the requirements of all publications, on-line help, and applicable state and federal laws and regulations. We agree to be bound by them too.
2. We reserve the right to terminate Your use of the Services, in whole or in part, at any time without prior notice.
3. You may cancel Your subscription to the Services, upon thirty (30) days prior notice to the ALEC Member Service Department. You will be responsible for all transfers You have requested prior to termination and for all other charges, fees, and taxes incurred.
BE SURE TO CANCEL ALL OUTSTANDING TRANSFER ORDERS BEFORE YOU NOTIFY US TO TERMINATE THE SERVICE. WE WILL NOT BE LIABLE FOR TRANSFERS NOT CANCELLED OR MADE DUE TO YOUR ACTIONS RELATED TO SERVICE TERMINATION.
4. These Terms and Conditions, all publications, and applicable Service fees and charges may only be altered or amended by Us. In such event, We shall send notice to You at your listed address or transmit notice of the alteration or amendment over the Services. Your use of the Services following receipt of such notice constitutes acceptance of such alterations or amendments.
5. In the event of a dispute regarding the Services, You and We agree to resolve this dispute by looking to these Terms and Conditions. These Terms and Conditions shall supersede any and all other representations made by You or Our employees.
6. These Terms and Conditions shall be governed by and construed in accordance with the laws of the State of Illinois.
7. Business Days are Monday through Friday excluding normal banking holidays.

Abbott Laboratories Employees Credit Union (ALEC) is privately insured by American Share Insurance up to \$250,000.00 per account. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.