



Mobile Banking Agreement and Disclosure Online Banking Addendum:

TABLE OF CONTENTS

1 Mobile Banking.....
 1a. Definitions.....
2. Consent for Mobile Banking.....
3. Account eligibility and enrollment.....
4. Limitations on transactions.....
5. Fees and other terms.....
6. Accessibility.....
7. User Security.....
7a. User Conduct.....
8. Your right to withdraw consent.....
9. Indemnification.....



1. Mobile Banking:

Northern Lights Credit Union (hereinafter “NLCU”) is offering Mobile Banking Service, and you agree to all of the terms and conditions contained in this Agreement and Disclosure (hereinafter referred to as “AD”). From time-to-time we may amend the terms and modify these services we offer without notice – except as otherwise required by law.

1a. Definitions:

The following words have the definitions given below:

“Account(s)” means your *eligible* NLCU checking, savings, loan, share certificate, and any other NLCU accounts that can be accessed via Mobile Banking.

“Device” means a supportable mobile device include a cell phone or other mobile Device that is web-enabled and allows secure, SSL traffic, which is also capable of receiving text messages. Your wireless carrier may assess you fees for these services. Please consult your wireless plan or provider for further details.

“Mobile Banking” means the banking services accessible from the Device you have Registered with us for the purpose of accessing your accounts.

“You” and Yours”, mean each person with authorized access to your Account(s) who Applies and uses this Mobile Banking Product.

“We”, “Us”, and “Credit Union” means Northern Lights Credit Union (NLCU).

2. Consent for Mobile Banking:

By using the Mobile Banking product, you accept and agree to the general terms and conditions governing same, including all of the terms and conditions presented in this AD.

3. Account Eligibility and Enrollment:

In order to access the Mobile Banking product, you must first enroll in NLCU’s Online Banking. Please review instructions on the web site to enroll and/or contact a NLCU staff member for further information.

4. Limitations on Transactions:



Transactions done through your this Mobile Banking service are subject to all of the regular limitations and fees that normally apply to your account(s), including Regulation D, which means that transfers from your money market and other savings accounts, or deposits to these accounts are limited to six per month. Please refer to your Membership Booklet under Electronic Fund Transfers Agreement and Disclosure – Transfer Limitations for further information.

5. Fees and Other Terms:

NLCU reserves the right to change the terms and conditions of this agreement at any time including:

- The addition or deletion of Mobile Banking products/services
- The right to implement fees for this Mobile Banking product by sending you prior notice.

NLCU is not responsible for any fees or charges in connection with your mobile device. NLCU is also not responsible for any additional text message or other internet related fees that your carrier may charge.

6. Accessibility:

Mobile Banking is made available 24 hours/day and 7 days/week; however, NLCU does not guarantee that these services will up at all times. NLCU’s Mobile and Online banking products may not be available from time-to-time due to: maintenance, communication, electric, network, or other issues that are beyond our control.

7. User Security:

You agree to take every precaution to ensure the safety, security and integrity of your Mobile Banking device/account(s). You agree not to leave your Device unattended while logged in to Mobile Banking and to log off immediately at the completion of each access by you. You agree not to provide your username, password or other access information to any unauthorized person. If you do permit other persons to use your Device, login information, or other means to access Mobile Banking, you are responsible for any transactions they authorize and we will not be liable for any resulting damages to you. You agree not to use any personally identifiable information when creating shortcuts to your Account. Accessing locations outside of the United States is done so at your own risk. You agree to take every precaution available for the security of your Device, including, but not limited to Device PIN and other protections available to you to through your Device provider.

3

7a. User conduct:



You agree not to use Mobile Banking to infringe in any way upon the rights of others; including, but not limited to: impersonation of another person or entity; interfering with or disruption of the Mobile Banking by any other user, or using Mobile Banking in such a way as to gain unauthorized entry or access to the computer system of others. You agree that this Mobile Banking service is for personal use only for you and your authorized user(s) to access your account information.

8. Your right to withdraw consent:

NLCU reserve the right to terminate the Mobile Banking product, in whole or in part, at any time with or without cause and without prior written notice. We also reserve the right to temporarily suspend the Services in situations deemed appropriate by us, in our sole and absolute discretion, including when we believe a systems breach has occurred or is being attempted. We may consider repeated attempts to enter your Access ID or Mobile Banking PIN as an indication of an attempted security breach. Termination of Mobile Banking Services does not affect your prior obligations under this Agreement.

9. Indemnification:

NLCU makes not warranty of any kind, express or implied, including any implied warranty of any type in connection with Mobile Banking product to you under the Agreement. Except as provided herein, or otherwise required by Law, you agree that the credit union's officers, directors, employees, agents or contractors are not liable for any and all damages under or by reason of any services provided under the Agreement or by reason of your use of Mobile Banking, including, but not limited to, loss of profits, revenue, data or use by you or any third party.

NLCU makes no further warranty that:

- The MB service will be uninterrupted, timely, or error-free;
- Will meet your requirements;
- That the quality of the services, information or other material purchased by you will meet your expectations.

For information or help on electronic transaction please call: 800-856-0026

