

Please read this information carefully and print a copy and/or retain an electronic copy for future reference.

You must click on the link at the bottom of this page to continue with self-enrollment.

Please read this information carefully and print a copy and/or retain an electronic copy for future reference. Click "I Agree" after reading the Consent for Online Privacy, Electronic Disclosures Statements and Other Related Communications to continue with self-enrollment.

ValleyStar Credit Union ("we", "us" or "ValleyStar") is required by law to provide to you certain written periodic statements, notices, and other communications. Described below are the terms and conditions for receiving those communications electronically from ValleyStar, as required by the Federal Electronic Signatures in Global and National Commerce Act ("ESIGN"). As a ValleyStar Credit Union member, your privacy and security always come first. We are dedicated to member safety and protection.

If you elect to receive your disclosures, statements and related notices electronically, you may print these documents for your records or save them onto your computer. To request that any of our disclosures, statements or notices be mailed to you, call 800.475.6328, or submit your request in writing to:

Company: ValleyStar Credit Union
Address : P.O. Box 5511 Martinsville, VA 24115

By selecting that you agree, you are stating that we may provide you with all disclosures, statements and related notices, including any changes in this agreement, in electronic form. We will provide all future notices electronically. *Examples of Communications and Disclosures to be provided in electronic form:*

- Online Banking
- Monthly Statements
- Fee Schedules
- Privacy Notices
- Notices of Amendments to any of your Agreements with ValleyStar
- Disclosures and Notices for all products Offered by ValleyStar
- Annual Tax Statements

If you decide that you do not want to receive all disclosures, statements and related notices in electronic form and wish to withdraw this consent, you may withdraw consent by submitting your request in writing to:

Company: ValleyStar Credit Union
Address : P.O. Box 5511 Martinsville, VA 24115

If you withdraw your consent to receiving electronic disclosures, statements and related notices, ValleyStar may terminate your participation in Online Banking. If, in the future, your access to the

ValleyStar Online Banking services is revoked or restricted, electronic delivery of your disclosures, statements and other related notices will be discontinued. Your statements and other related notices will then be delivered to you in paper form through US Mail.

Privacy Notices

ValleyStar Credit Union must provide clear and conspicuous privacy notices to its members that accurately describe the credit union's information policies and practices regarding the treatment of nonpublic personal information. ValleyStar Credit Union must give members an initial privacy notice no later than the time of establishing the member relationship and annually during the continuation of the member relationship. Please select the link below to view our Privacy Notice.

www.valleystar.org/privacy

Electronic Records

To facilitate electronic commerce, reduce the expense of records storage, and to obtain the benefits of faster access to records, you acknowledge that we may in our discretion store all records electronically as allowed by law; and that we will not retain and have no obligation to retain any original documents for any period of time unless a statute, regulation, or other rule of law requires a contract or other record relating to a transaction be provided, available, or retained in its original form.

“E-Mail” and Facsimile Communications

You acknowledge and agree that the Internet is considered inherently insecure. Therefore, you agree that we have no liability to you whatsoever for any loss, claim for damages arising or in any way related to our response(s) to any e-mail or other electronic communication, which we in good faith believe you have submitted to us. We have no duty to investigate the validity or to verify any e-mail or other electronic communication; and you may respond to an e-mail at either the address provided with the communication, the e-mail address maintained on our records, or any written communication actually received by us.

Any account owner, co-borrower, or authorized user may change the e-mail address for statements or other information from us at any time.

Although having no obligation to do so, we reserve the right to require authentication of e-mails or electronic communications. The decision to require authentication is in the sole discretion of the Credit Union. We will have no obligation, liability or responsibility to you or any other person or company if we do not act upon or follow any instruction to us if a communication cannot be authenticated to our satisfaction.

Further, the Credit Union may not immediately receive e-mail communications that you send. Also, we will not take action based on e-mail requests until we actually receive your message and have a reasonable opportunity to act. We reserve the right to require any notices from you be submitted to us in writing, and we may refuse to send certain information through unsecured e-mail communications. If you need to contact the Credit Union immediately regarding an unauthorized transaction, stop payment request, or otherwise, you may call the Credit Union at the telephone number 800-475-6328.

You expressly consent and agree to us, our agents or any parties we authorize sending and your receiving any communications hereunder by facsimile or other electronic methods including any offers for Credit Union, affiliate or third party services and/or products.

Links to Other Sites

Our website may contain links to third party websites. These links are provided solely as a convenience to you and not as an endorsement by the Credit Union of the contents on such third-party website. The Credit Union is not responsible for the content of linked third-party sites and does not make any representations regarding the content or accuracy of materials on such third party websites. If you decide to access linked third-party websites, you do so at your own risk.

By clicking on the “I Accept link at the bottom of this page, you consent to receive electronic disclosures. If there is more than one Owner or Authorized User, etc., by clicking the “I Accept link, you are consenting on behalf of all other co-owners and/or authorized signers to enroll the accounts you have selected for Online Banking and that you are authorized to consent on their behalf.

ValleyStar reserves the right to terminate this agreement. We will not change nor terminate the terms of this agreement unless we give you minimum notice as required by law.

ELECTRONIC FUNDS TRANSFER DISCLOSURE STATEMENT

This disclosure is provided to members according to the provisions of the Federal Electronic Funds Transfer Act. As used in this disclosure, the words we, us or Credit Union refer to the ValleyStar Credit Union; the words I, you and your refer to the member. This disclosure applies to all types of electronic funds transfer services provided by ValleyStar Credit Union. Please read this disclosure in its entirety since it contains disclosures that affect you. You may want to save this document for future reference.

All electronic funds transfer services provided by ValleyStar Credit Union in relation to its accounts, as defined in the Electronic Funds Transfer Act, are subject to the following terms and conditions.

Your use of our electronic funds transfer services, by means of Internet account access, constitutes your agreement to be bound to these terms and conditions.

Equipment and Technical Requirements

I understand that to use the ValleyStar Credit Union Online Banking, I must have Internet access through an Internet provider and Internet browser software. I understand that the Credit Union does not make any warranties on equipment, hardware, software or Internet provider service, or any part of them expressed or implied, including, without limitation, any warranties of merchantability or fitness for a particular purpose. The Credit Union is not responsible for any loss, injury or damages, whether direct, indirect, special, or consequential, caused by the Internet provider, ValleyStar Credit Union Online Banking, or any related software used in the installation, use or maintenance of your personal computer hardware, software, or other equipment.

Types of Services/Transfers Available

With access to the Internet and your authentication information you may perform the following transactions at any time:

- Balance inquiries
- Transfers between savings and share draft (checking) accounts
- Transfers to make loan payments (Visa payments will be posted to your account within one business day)
- Advances on Line of Credit (Not including Visa Lines of Credit or Home Equity Lines of Credit)
- Withdrawal by check (payable to primary member)
- Obtain rate quotations and other information on your accounts and loans
- Review your account history

Limitations on Electronic Funds Transfers

I understand that the limit on the amount I may transfer is the available balance in my account. I authorize the Credit Union to transfer funds electronically between my designated account(s) according to my instructions initiated through ValleyStar Credit Union Online Banking.

Unacceptable Deposits

You understand and agree that you are not permitted to deposit the following items using the services:

1. Any item is drawn on your account.
2. Any item that is stamped with a “non-negotiable” watermark.
3. Any item that contains evidence of alteration to the information on the check.
4. Any item issued by a financial institution in a foreign country.
5. Any item that is incomplete.
6. Any item that is “stale dated” or “postdated.”
7. Savings bonds.
8. Any third-party check, item(s) made payable to someone other than you or other joint and authorized signers on the account.
9. Any item with a restrictive endorsement.
10. Any item drawn on a foreign/international bank.

Internal Controls and Audits

Remote deposit capture limits may change at any time without any prior notification. The Credit Union reserves the right to revoke this service, reject or adjust any deposits upon submitting the scanned items.

Accountholder’s Warranties

You make the following warranties and representations for each image of an original check you transmit to the Credit Union utilizing the services:

1. Each image of a check transmitted by you is a true and accurate rendition of the front and back of the original check, without any alteration, and the drawer of the check has no defense against payment of the check.
2. The amount, the payee, signature(s), and endorsement(s) on the original check are legible, genuine and accurate.
3. You will not deposit or otherwise endorse to a third party the original item (the original check), and no person will receive a transfer, presentment or return of or otherwise be charged for, the item (either the original item or a paper or electronic representation of the original item) such that the person will be asked to make payment based on an item it has already paid.
4. Other than the digital image of an original check that you remotely deposit through your services, there are no other duplicate images of the original check.
5. You have instituted procedures to ensure that each original check was authorized by the drawer in the amount stated on the original check and to the payee stated on the original check.
6. You are authorized to enforce each item transmitted or are authorized to obtain payment of each item on behalf of a person entitled to enforce such transmitted item.
7. You have not knowingly failed to communicate any material information to the Credit Union.
8. You have possession of each original check deposited using the services and no party will submit the original check for payment.
9. Files and images transmitted to the Credit Union will contain no viruses or any other disabling features that may have an adverse impact on ValleyStar's network, data or related systems.
10. If checks are made payable to more than one person, you will endorse the check and the other person will also endorse the check. All persons must be joint on the account for the check to be accepted.

Member Liability Disclosures

Tell us at once if you believe your user ID and/or password have been lost or stolen. Telephoning is the best way to keep your possible losses down. If you fail to notify us promptly you could lose all the money in your account. If you tell us within 2 business days, you can lose no more than \$50 if someone used your password without your permission.

If you do not tell us within 2 business days after you learn of the loss or theft, and we can prove we could have stopped someone from using your user ID and password without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transactions that you did not make, tell us at once. If you do not notify us within 60 days after the statement or notice of statement availability was transmitted to you, you may not get back any money you lost after the 60 days, if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason kept you from notifying us, we will extend the time periods.

If you believe that your user ID and/or password have been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or notify us in writing at:

Company: ValleyStar Credit Union
Address : P.O. Box 5511 Martinsville, VA 24115
Toll-Free Phone: 800.475.6328
FAX: 540.238.2192
Email: info@valleystar.org

NOTE: Knowledge of your user ID and password will allow access to your accounts to unauthorized persons. Memorize this information. If necessary, keep it in a completely separate place for your protection.

Providing your User ID and password to someone else constitutes your authorization for that person to conduct any Online Banking transaction, or inquiry on your accounts accessed through Online Banking. You may be held liable for all authorized Online Banking transactions.

Business Days

ValleyStar Credit Union can be reached during normal business hours, Monday through Friday. Holidays are not included. Our business days are Monday through Friday 9:00 a.m. to 5:00 p.m., excluding holidays. Our Night Depository is opened at 9:00 a.m. daily. (Deposits made after 9:00 a.m. or on a day we are not open will be processed on the next business day we are open).

Documentation of Transfers

You will receive a confirmation screen with reference information after every transfer you make. Your monthly statement will show all electronic funds transfers. ValleyStar Credit Union Online Banking transfers are coded as personal credit union transactions. Any documentation provided to you that indicates that an Electronic Funds transfer has been made shall be admissible as evidence and proof that such a transfer was made.

Credit Union Liability for Failure to Make Transfers

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages that you prove are directly caused by our action or failure to act. However, there are some exceptions to our liability.

We will NOT be liable, for instance:

- If through no fault of ours, you do not have enough in your account to make the transfer,
- If the transfer would go over the available credit limit on your account or other available preauthorized line of credit,
- If we are legally restricted from transferring funds to or from your account,
- If circumstances beyond our control, such as fire or flood, prevent the transfer despite reasonable precaution that we have taken,
- If you did not give ValleyStar Credit Union Online Banking complete and correct information needed to complete the transaction.
- For any service or late charges levied against you due to our rejection of any item. In all cases, the member is responsible for any loss or overdraft plus any applicable fees due to an item being returned.

There may be other exceptions.

Account Information Disclosure

We will not disclose information about your account or ValleyStar Credit Union Online Banking transfers to others without your written permission except to complete transactions, to verify the existence and the standing of the account upon proper written request, or to comply with a governmental agency or court order, etc.

Accountholder's indemnification obligation.

You understand and agree that you are required to indemnify the Credit Union and hold us harmless against any and all claims, actions, damages, liabilities, costs and expenses, including reasonable attorneys' fees and expenses arising from your use of the services and/or breach of this disclosure and agreement. You understand and agree that this paragraph shall survive the termination of this agreement.

Error Resolution Procedures (Consumer Accounts Only)

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

Call or notify us in writing at:

Company:	ValleyStar Credit Union
Address :	P.O. Box 5511 Martinsville, VA 24115
Toll-Free Phone:	800.475.6328
FAX:	540.238.2192
Email:	info@valleystar.org

as soon as you can if you think your statement or record of an electronic funds transfer is wrong or if you need more information about a transfer listed on the statement or record issued to you. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. When you call or write to us in this regard, you should:

- Tell us your name, account number, and telephone number.
- Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error and the date of the transaction as shown on your statement.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will tell you the results of our investigation within 10 business days after we hear from you and will correct an 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 provisionally re-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 re-credit your account.

If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

Amendments

We may amend all terms and conditions at any time but will give you notice 21 days before the amendment becomes effective if the amendment will result in increased charges or liability to you, changes in the types of available electronic fund transfers, or limitation of the transfers you may make. Such notice will be mailed to you at the last address of record on our files. If, however, an immediate change in terms and conditions is necessary for security reasons, we may amend these terms and conditions without prior notice.

We reserve the right to levy service fees in accordance with fee schedules adopted by the Credit Union from time to time. If other terms and conditions set by us are in conflict with the disclosure, this disclosure statement will prevail.