

**FLORIDA DOT CREDIT UNION
VIRTUAL BRANCH & VIRTUAL BRANCH CROSS-MEMBER TRANSFER SERVICE AGREEMENT & ELECTRONIC FUNDS
TRANSFER DISCLOSURES**

BY USING YOUR PIN, OR AUTHORIZING ANY OTHER PERSON TO USE YOUR PIN TO ACCESS THE VIRTUAL BRANCH HOME BANKING SERVICE, YOU AGREE TO THE TERMS AND CONDITIONS OF THE VIRTUAL BRANCH AGREEMENT AND ELECTRONIC FUNDS TRANSFER DISCLOSURES BELOW. BY USING THE VIRTUAL BRANCH CROSS-MEMBER TRANSFER SERVICE OR AUTHORIZING ANY OTHER PERSON TO ACCESS THE VIRTUAL BRANCH CROSS-MEMBER SERVICE, YOU ALSO AGREE TO THE TERMS AND CONDITIONS OF THE VIRTUAL BRANCH CROSS-MEMBER TRANSFER SERVICE AGREEMENT.

VIRTUAL BRANCH HOME BANKING AGREEMENT

1. In the following Agreement and Electronic Funds Transfer Disclosure:
 - (a) the singular includes the plural;
 - (b) "Virtual Branch" means personal computer home banking service;
 - (c) "Credit Union" means Florida DOT Credit Union;
 - (d) "you" and "your" means each person who signs above;
 - (e) "Account" means any and all deposit and share accounts owned by any of you;
 - (f) "Line of credit" means any and all lines of credit issued by Credit Union to any of you;
 - (g) "Loan" means any and all loans extended by Credit Union to any of you; and
 - (h) "PIN" means your Virtual Branch personal identification number.
2. To access your Account, Line of Credit or Loan using Virtual Branch, you must use your PIN. You will be assigned a Virtual Branch PIN by the Credit Union. You may use your initial PIN to access Virtual Branch and then change your Virtual Branch PIN.
3. You will hold your PIN in strict confidence. You will notify Credit Union immediately of loss or theft of the PIN. If Credit Union receives such notice, Credit Union may, in its discretion, freeze your Account, Line of Credit or Loan to prevent further electronic access. Credit Union may, at its discretion, reissue and reactivate a new PIN for your use.
4. Delivering the PIN to another person constitutes authorization of that person to conduct any Virtual Branch transaction or inquiry on your Account, Line of Credit and/or Loan using Virtual Branch. You shall be liable for all authorized Virtual Branch transactions.
5. Authorized use of the PIN for any Virtual Branch transaction is an order by you for that transaction on your Account, Line of Credit and/or Loan.
6. You may use the BillPayer feature of Virtual Branch to pay bills from your Share Draft Checking Account. The payee of a BillPayer payment order will not receive payment for as many as seven business days after the payment order is processed by us. Any BillPayer payment order received by us after 2:00 p.m. E.S.T. on a business day or on a non-business day will not be processed by us until the next business day. Your Share Draft Checking Account must contain sufficient available funds at the time the BillPayer payment order is initiated for the payment order to be processed. We shall have no liability for any special, indirect or consequential damages arising from any failure of or error in any BillPayer payment order.
7. Except as inconsistent with this Agreement, use of Virtual Branch is subject to the terms and conditions of your Account agreements, Line of Credit agreements and Loan agreements as amended by Credit Union from time to time, which are incorporated by reference herein. Changes in the terms and conditions of your Account agreements, Line of Credit agreements and Loan agreements may affect the use of Virtual Branch.
8. This Agreement may be amended by Credit Union at any time in its discretion. You will receive notice of amendments as required by applicable law without restatement of the terms herein.
9. You agree to pay all charges to your Account, Line of Credit and/or Loan made by you and any person authorized by you to use the PIN. You agree to pay any fees and charges assessed against your Account, Line of Credit and/or Loan under the terms of this Agreement, the Fee Schedule and any other agreement with Credit Union. If you do not pay any amounts owing to Credit Union under this Agreement (including any overdrafts on your Account), you authorize Credit Union, in its sole discretion, to add any amount owing to Credit Union to the balance of any Loan or Line of Credit you have with Credit Union.
10. Virtual Branch and the PIN are the property of Credit Union which may, without liability to you or advance notice (except as required by applicable law), revoke or limit any or all uses of the PIN and/or Virtual Branch. You may not use the PIN or Virtual Branch after Credit Union revokes the PIN or your use of Virtual Branch.
11. You may terminate your PIN or your use of Virtual Branch by mailing or delivering written notice to Credit Union. However, your notice will be ineffective until Credit Union receives your notice and has a reasonable opportunity to act upon it. In any event, your notice will not be binding on the Credit Union before midnight of the Credit Union business day following the receipt of such notice by Credit Union.
12. You agree to indemnify Credit Union for any amounts, including but not limited to expenses, court costs and attorney fees, incurred by Credit Union in the event of an overdraft or your failure to perform according to the provisions of this Agreement. You agree to hold Credit Union harmless for any failure of the Virtual Branch system due to electronic, mechanical or similar problems beyond the control of the Credit Union.
13. Statements and notices will be mailed to you at the most recent address you have given Credit Union. Notice to any of you will be notice to all of you.
14. To be effective, any waiver or modification of any term or condition stated in this Agreement must be in writing and signed by an authorized officer of the Credit Union and shall not be considered as a waiver of any future or other obligation or right.
15. In the event that any paragraph of this Agreement or portion thereof is held by a court to be invalid or unenforceable for any reason, the other paragraphs and portions of the Agreement shall not be invalid or unenforceable and will continue in full force and effect.
16. This Agreement is governed by the Bylaws of the Credit Union, federal laws and regulations, the laws and regulations of the State of Florida and local clearinghouse rules, as amended from time to time. Any disputes regarding this Agreement shall be within the jurisdiction of the court of the county in which the Credit Union's principal place of doing business is located.
17. If legal action is necessary to enforce this Agreement or collect any amounts owing to Credit Union or fees or charges assessed under this Agreement, Credit Union has the right, subject to applicable law, to payment by you of all attorney's fees and costs, including fees on any appeal and any post-judgment actions. You agree that such legal action may be filed and heard in the county and state in which Credit Union's principal place of doing business is located, if allowed by applicable law.

VIRTUAL BRANCH CROSS-MEMBER TRANSFER AGREEMENT

1. By selecting Cross-Member Transfer Service in the Virtual Branch Application or by using Cross-Member Transfer Service ("Service"), you agree to the terms and conditions of this Cross-Member Transfer Agreement ("Agreement").
2. The Virtual Branch Agreement is hereby incorporated by reference into this Agreement except to the extent that the Virtual Branch Agreement expressly conflicts with the terms of this Agreement.
3. In this Agreement, "Joint Accounts" means any and all Credit Union accounts listed as "Joint Accounts" on your Virtual Branch Application.
4. You understand and agree that all transfers from your Account to any Joint Accounts cannot be reversed or recredited by the Credit Union for any reason.
5. You understand that you will receive no information regarding any other account from Credit Union.
6. You understand and agree that any person you authorize to access Virtual Branch or any person to whom you deliver your Virtual Branch PIN may transfer funds to Joint Accounts without further authorization from you.
7. Except as inconsistent with this Agreement, use of Service is subject to the terms and conditions of your Service agreements, Account agreements, Line of Credit agreements and Loan agreements as amended by Credit Union from time to time, which are incorporated by reference herein. Changes in the terms and conditions of your Service agreements, Account agreements, Line of Credit agreements and Loan agreements may affect the use of Service.
8. Service is the property of Credit Union which may, without liability to you or advance notice (except as required by applicable law), terminate or limit any or all uses of Service.
9. You may terminate the Service by mailing or delivering written notice to Credit Union. However, your notice is ineffective until Credit Union receives your notice and has a reasonable opportunity to act upon it. In any event, your notice will be ineffective on Credit Union before midnight of the Credit Union business day following the receipt of such notice by Credit Union. Any transactions which occur before your notice of termination is effective shall be authorized and shall not be reversed for any reason.
10. You agree to indemnify Credit Union for any amounts, including but not limited to expenses, court costs and attorney fees, incurred by Credit Union in the event of an overdraft or your failure to perform according to the provisions of this Agreement. You agree to hold Credit Union harmless for any failure of the Service due to electronic mechanical or similar problems beyond the control of the Credit Union.

ELECTRONIC FUNDS TRANSFER DISCLOSURE

Consumer's Liability for Unauthorized Transfers and Advisability of Prompt Reporting

Tell us AT ONCE if you believe your PIN has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your Account (plus your maximum Line of Credit). If you tell us within two business days, you can lose no more than \$50 if someone used your PIN without your permission.

If you do NOT tell us within two business days after you learn of the loss or theft of your PIN, and we can prove we could have stopped someone from using your PIN without your permission if you had told us, 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 after the statement was mailed 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 (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

Telephone Number and Address to Be Notified in the Event of an Unauthorized Transfer

If you believe your PIN has been lost or stolen or that someone has transferred or may transfer money from your Account or Line of Credit without your permission, call (850) 414-4400 or write us at Florida DOT Credit Union, 640 East Gaines Street, Tallahassee, FL 32301.

What Constitutes a Credit Union Business Day

Our business days are Monday through Friday. Federal holidays are not included.

Types of Available Transfers and Limits on Transfers

Virtual Branch Transactions and Limitations - You may access your Account, Line of Credit or Loan by using your PIN and Virtual Branch to:

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Transfer from Share Savings Account to Share Draft Account and vice versa
Transfer from Share Savings Account to Special Savings Account or Loan
Transfer from Share Draft Account to Special Savings Account or Loan
Transfer from Special Savings Account to Share Savings Account or Share Draft Account
Transfer from Signature Line of Credit to Share Savings Account, Share Draft Account or Special Savings Account
Balance inquiry on Share Savings Account, Share Draft Account, Certificate of Deposit, Special Savings Account or Individual Retirement Account
Transaction history on Share Savings Account, Share Draft Account, Certificate of Deposit, Special Savings Account, Individual Retirement Account and Loan

You may also use Virtual Branch to request that bills be paid from your Share Draft Checking Account. There are no limitations on the number of bills you can pay. Payment orders received by us after 2:00 p.m. E.S.T. on a business day or on a non-business day will not be processed until the next business day. Payees will not receive payment orders for as many as seven business days after payment orders are processed.

FOR SECURITY REASONS THERE ARE OTHER LIMITATIONS ON THE NUMBERS OF TRANSFERS YOU CAN MAKE USING YOUR PIN.

Charges for Transfers or Right to Make Transfers

We do not charge for transfers except as set forth in the Fee Schedule.

Right to Receive Documentation of Transfers

You will get a monthly account statement from us for your Share Draft Checking Account(s).

You will get a monthly account statement from us for your Share Savings Account(s), unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

Disclosure of Account Information to Third Parties

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers, or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
- (3) in order to comply with a government agency or court order, or
- (4) if you give us your written permission.

Credit Union's 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. However, there are some exceptions. We will not be liable, for instance:

- if, through no fault of ours, you do not have enough money in your Account to make the transfer;
- if the transfer would go over the credit limit on your overdraft line;
- if the automated teller machine where you are making the transfer does not have enough cash;
- if the terminal or system was not working properly and you knew about the breakdown when you started the transfer;
- if circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.

There may be other exceptions stated in our agreement with you.

In Case of Errors or Questions About Your Electronic Transfers:

Telephone us at (850) 414-4400

or write:

Florida DOT Credit Union
640 East Gaines Street
Tallahassee, Florida 32301

as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and Account number.
- (2) 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.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may 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 (90 days if the transfer involved a point-of-sale transaction or a foreign-initiated transfer) 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.

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.

You may ask for copies of the documents that we used in our investigation.

FLORIDA DOT CREDIT UNION

Virtual Branch Internet Banking and Bill Payment Enrollment Agreement

<p>Services Requested. Check the services requested.</p> <p><input type="checkbox"/> Virtual Branch Internet Banking Only (FREE)</p> <p><input type="checkbox"/> Virtual Branch Internet Banking and Bill Pay</p> <hr/> <p style="text-align: center;">Primary Member Account Information</p> <p>Account #: _____</p> <p>Social Security #: _____</p> <p>First Name: _____ M.I.: _____</p> <p>Last Name: _____</p> <p>Physical Address: _____</p> <p>City: _____ State: _____ Zip: _____</p> <p>Mailing Address: _____</p> <p>City: _____ State: _____ Zip: _____</p> <p>Home Phone: _____</p> <p>Work Phone: _____</p> <p>Cell Phone: _____</p> <p>Email Address: _____</p> <p>Mother's Maiden Name: _____</p> <p style="text-align: center;">(Used for security verification)</p> <hr/> <p style="text-align: center;">Joint Account Owner Information</p> <p>First Name: _____ M.I.: _____</p> <p>Last Name: _____</p> <p>Home Phone: _____</p> <p>Work Phone: _____</p> <p>Cell Phone: _____</p> <p>Email Address: _____</p> <hr/> <p>Cross Member Virtual Branch Account Access:</p> <p>List additional primary accounts requested for Virtual Branch access. You must be a joint member on listed account(s).</p> <p>Account #: _____</p> <p>Account #: _____</p> <p>Account #: _____</p> <hr/> <p style="text-align: center;">**COMPLETE ONLY IF ELECTING BILL PAY**</p> <p>Bill Payment Account(s): Select up to two checking accounts to pay bills from. If you select an additional account other than your primary checking account, you must be a joint member on listed account.</p> <p>Account #: _____ Checking only</p> <p>Account #: _____ Checking only</p>	<p>Authorization:</p> <p>By signing below, you desire to subscribe to the Virtual Branch Services and authorize us, and any third party acting on our behalf, to serve as your agent in processing internet banking transactions and payments to targeted payees pursuant to your payment instructions, and you authorize us to post such payment to your designated account(s). This authorization is in force until revoked by you or us in writing and is subject to the terms and conditions of the Virtual Branch Home Banking Agreement, Virtual Branch Cross-Member Transfer Agreement & Electronic Funds Transfer Disclosure (which you acknowledge receipt of) as amended from time to time.</p> <p>Also by signing below, using your PIN, or authorizing any other person to use your PIN to access Virtual Branch Home Banking Service at Florida DOT Credit Union, you agree to the terms and conditions of the Virtual Branch Agreement and Electronic Funds Transfer Disclosures. By using Virtual Branch Cross-Member Transfer Service or authorizing any other person to access Virtual Branch Cross-Member Transfer Service, you also agree to the terms and conditions of the Virtual Branch Cross-Member Transfer Service.</p> <p>Signature: _____ Date _____</p> <p>Signature: _____ Date _____</p> <hr/> <p>Application Procedure: Please complete the application form as instructed. Sign and return it to your branch or to the address listed below.</p> <p>Return to:</p> <p style="text-align: center;">Florida DOT Credit Union 640 East Gaines Street Tallahassee, FL 32301</p> <hr/> <p style="text-align: center;">CREDIT UNION USE ONLY</p> <p>Processed by: _____</p> <p>Date: _____</p>
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