

MOBILE BANKING SERVICE ADDENDUM

This is an Addendum to the Electronic Funds Transfer Agreement and the Online Banking Agreement and sets forth the additional terms and conditions for use of the Mobile Banking Service offered through Envista Federal Credit Union. By enrolling or using Mobile Banking on your mobile device, you and any joint owners or authorized users agree to the terms and conditions in this service addendum, any instructions, rules and terms provided to you via a link within the service and any amendments, as made from time to time.

Services and Transactions. Mobile Banking is a personal financial information management service that allows you to access account information through our Online Banking and conduct other financial transactions as set forth in the Online Banking Agreement using compatible and supported mobile phones and wireless devices (“Wireless Devices”). You agree and understand that the Mobile Banking may not be accessible or may have limited utility over some mobile telephone networks, such as while roaming. Not all account and service transactions that are available through Online Banking are accessible to you through Mobile Banking. When you register for Mobile banking, the designated accounts linked to your account through Online Banking will be accessible through the Mobile Banking Service.

Limitations on Services. You are fully responsible for understanding how to use Mobile Banking before you actually do so, and you agree to use Mobile Banking in accordance with any use or operational instructions posted on our Web site. You are also responsible for the use of your Wireless Device and the Mobile Banking software provided to you. We will not be liable to you for any losses caused by your failure to properly use Mobile Banking, the Software or your Wireless Device. You may experience technical or other difficulties related to Mobile Banking that may result in loss of data, personalization settings or other Mobile Banking interruptions. We assume no responsibility for the timeliness, deletion, miss-delivery or failure to store any user data, communications or personalization settings in connection with your use of Mobile Banking. We assume no responsibility for the operation, security, or functionality of any Wireless Device or mobile network which you utilize to access Mobile Banking. Financial information shown on Mobile Banking reflects the most recent account information available and may not reflect recent transactions. You agree that we will not be liable for any delays in the content, or for any actions you take in reliance thereon. If you need current account information you agree to contact us directly.

Security Access. You agree not to give or make available your Mobile Banking password, your Online Banking username and password or any other means to access your account to any unauthorized individuals. You are responsible for all transactions you make or authorize using Mobile Banking. If you permit other persons to use your Wireless Device and/or password, your Online Banking user credentials or other means to access Mobile Banking, you are responsible for any transactions they make or authorize. If you believe that your password, Wireless Device or other means to access your account has been lost or stolen or that someone may attempt to use Mobile Banking without your consent, or has transferred money without your permission, you must notify us promptly as outline in the Member Liability section of your Online Banking Agreement.

Service Charges. There are no service charges for use of Mobile Banking at this time. However, you agree to pay related account transaction fees and charges in accordance with our current fee schedule and as amended from time to time. You authorize us to automatically charge your account for all such fees incurred in connection with Mobile Banking. In the future, we may add to or enhance the features of Mobile Banking and by using such added or enhanced features; you agree to pay any applicable fees.

Relationship to Other Agreements. You agree that when you use Mobile Banking, you will remain subject to the terms and conditions of all your existing agreements with us or any service providers of yours, including service carrier or telephone provider. You understand that those agreements may provide for fees, limitations and restrictions which might impact your use of Mobile Banking. For example, your mobile service carrier or provider may impose data usage or text message charges for your use of or interaction with Mobile Banking, including while downloading any Software, receiving or sending Mobile Banking messages, or other use of your Wireless Device when using Mobile Banking.

Changes or Cancellation. You may cancel your participation in Mobile Banking by calling us at 877-968-7528. We reserve the right to change or cancel Mobile Banking at any time without notice; however, the Credit Union will give you at least thirty (30) days' notice prior to making any modification to the service that would materially alter the functionality in a negative way. We may also suspend your access to Mobile Banking and any of the services available through Mobile Banking at any time without notice and for any reason, including but not limited to, your misuse or non-use of Mobile Banking or to protect the service or the Credit Union from harm or compromise of integrity, security, reputation or operation.

Service Availability. You acknowledge that the service is provided on an "as is" and "as available" basis. You understand that service availability is at all times conditioned upon the corresponding operation and availability of the communications systems used in communicating your instructions and requests to the Credit Union. The Credit Union is not responsible for any errors, loss, damage, or omissions in or to any information resulting from your use of the service or in the event of any failure or interruption of any communication systems. You acknowledge that there are certain security, corruption, transmission error and access availability risks associated with using open networks such as the Internet and/or telecommunication lines or circuits and assume all risks relating to these.

Enforcement. You agree to be liable to the Credit Union for any liability, loss, or expense as provided in this Agreement that the Credit Union incurs as a result of any dispute involving your accounts or services. You authorize the Credit Union to deduct any such liability, loss, or expense from your account without prior notice to you.