

UPOST@HOME® TERMS OF AGREEMENT



PSECU's UPost@Home is an additional service to PSECU's online banking. Service is available to members and businesses in good standing that meet underwriting criteria, and who use any of the following services: PSECU's Visa®, Check Card, Business Visa Credit Card or Business Check Card. Use of the UPost@Home service will constitute acceptance of the terms and conditions presented specifically for this service. All other Regulation E, Regulation Z and Regulation CC (check hold) disclosures and Terms of Agreement previously set forth for PSECU's online banking, Visa and ATM card services will remain in effect as applicable.

DEPOSIT OF FUNDS

You may make deposits into your Checking Shares (S4) by key-entering required information during each Deposit Session. A Deposit Session occurs when you select the deposit icon ("log-in") in our online banking service, key-enter a deposit item or multiple deposit items, and then post the total amount to your account. You may complete more than one Deposit Session as long as the maximum deposit limit is not exceeded. You may not deposit cash through this service.

Consumer Accounts: The maximum deposit varies by account, and can be found within UPost@Home.

Business Accounts: The maximum deposit is \$5,000 for Corporate Business Accounts; the maximum deposit limit is \$1,500 for all other business account types.

The total amount posted during each Deposit Session will be credited to your Checking Shares (S4) on the same date your deposit entry is made.

In exchange for immediate availability of funds using UPost@Home, you agree to:

- record a Deposit Session number that will be assigned by PSECU on your mailing envelope;
- not include any other correspondence or material of any type with the deposit items mailed to PSECU;
- use the pre-addressed envelopes provided to you ONLY for mailing the contents of each Deposit Session to PSECU;
- promptly mail the contents of each Deposit Session no later than one day after the date that you completed your Deposit Session;
- mail the contents of each Deposit Session (the items being deposited) in a single envelope to the special post office box assigned by PSECU, and agree not to mail the contents of more than one Deposit Session in a single envelope.

For example, if Jane Member deposits three checks to her account during one Deposit Session, those same three checks must be mailed together in one envelope to the assigned post office box. If Jane completes a second Deposit Session, the contents of that Deposit Session must be mailed together in a second deposit envelope;

- fully cooperate with PSECU in any investigation involving lost mail or missing deposit items from your deposit envelope.

For example we may require you to validate any missing deposit items by providing documentation that includes but is not limited to payroll statements, check stubs, sales invoices, information about the maker of the deposit item, etc.

Deposit items received and processed by PSECU within the 10-day grace period will refresh the available deposit limit on the account.

For example, a single maximum-limit deposit will restrict additional Deposit Sessions to the account until the deposit item is processed by PSECU.

PSECU will not be liable for negative balances on accounts caused by the non-payment of checks due to insufficient funds, delays in the mail service, lost mail or for any action by you or anyone you authorize to use the service that results in the reversal of a deposit on the account.

DEPOSITS NOT RECEIVED OR MISSING DEPOSIT ITEMS

The deposit items that make up the total deposit in each Deposit Session must be received by PSECU within a **10-calendar-day** period that begins the day after the date of each Deposit Session. If the deposit items are not received by PSECU within the 10-calendar-day period, the deposit total may be reversed on your account. This may result in a negative Share balance on your account.

The UPost@Home deposit service allows you to view deposits that have not been received and processed by PSECU. If you think you made an error during a Deposit Session, or if you omitted a deposit item from your deposit envelope, or you have a question about your deposit, you may e-mail us through the UPost@Home online mailbox, telephone or write at:

800.237.7328

PSECU at P.O. Box 67013 Harrisburg, PA 17106-7013

If you notify us that you mailed the deposit item(s) that made up the total deposit in a Deposit Session, and PSECU determines that your deposit envelope is lost in the mail or a deposit item is missing from your deposit envelope, PSECU will begin an investigation. You agree to fully cooperate with PSECU in the investigation by performing the following steps:

- contact the maker of any missing deposit item(s) within two days of the start of the investigation to obtain replacements for the missing deposit items;
- validate each missing deposit item by providing us with documentation that includes but is not limited to payroll stubs, check stubs, sales invoices, information about the maker of the deposit item or any other documentation that supports the validity of each missing deposit item and that will be used by you to obtain a replacement item from the maker of each original missing deposit item.

CONSUMER ACCOUNTS

For consumer accounts, we will credit your account for the amount of each missing deposit item validated by you, from the Deposit Session under investigation, for a period of no longer than 45 days, so that you have full use of the money and to give you sufficient time to obtain a replacement item(s).

BUSINESS ACCOUNTS

For business accounts, we may, at our discretion, credit your account for the amount of each missing deposit item validated by you, from the Deposit Session under investigation, for a period of no longer than 45 days, so that you have full use of the money and to give you sufficient time to obtain a replacement item(s).

For both consumer and business accounts, PSECU will not credit your account for any missing deposit item you fail to validate. If additional time is required to obtain a replacement deposit item(s), we may decide, at our option, to extend the temporary credit on your account for the amount of the deposit item(s), so long as you provide us with written documentation from the maker(s) of the deposit item(s) that supports the need to extend the time frame.

UNACCEPTABLE DEPOSITS

You agree that the following items will not be considered an acceptable deposit under the UPost@Home® Agreement. Deposits of the nature described below will result in the immediate reversal of the deposit to your account and may result in the suspension of this service. A deposit reversal means the amount of the item deposited will be removed from your account and will reduce your Checking Shares (\$4) balance. The reversal may also result in a negative Share balance on your account and may subject you to collection efforts. Unacceptable deposits include the following:

- **PSECU Check Drawn on the Same PSECU Account** - The deposit of a check that is drawn from and deposited to the same account holder's account at PSECU is PROHIBITED. Deposits of this nature will result in the immediate revocation of this service.
- **Non-Negotiable Items** - The deposit of any item stamped with a "non-negotiable" watermark is PROHIBITED. Deposits of this nature will result in the immediate revocation of this service.
- **Altered Checks** - An altered check is any check that contains evidence of a change (correction fluid, crossed out amounts, etc.) to information on the face of the check. Members with altered checks MUST get a replacement check from the maker before PSECU will accept the deposit.
- **Foreign Checks** - A foreign check is any check that is issued to you by a financial institution in another country (Canada, France, etc.). Foreign checks may ONLY be deposited by mail. Please remit all foreign checks to PSECU Funds Management Unit, P.O. Box 67013, Harrisburg, PA 17106-7013.
- **Incomplete Items** - An incomplete item is any item that does not contain signatures of the maker, endorsement signatures, or is missing any of the information required during key-entry in a Deposit Session.
- **Stale-Dated Checks** - Certain checks contain instructions such as: "Void 90 days after issue date" or "Must be cashed within six months of issue date." Members with stale-dated checks MUST get a replacement check from the maker before PSECU will accept the deposit.
- **PSECU Check Drawn on Personal Account (Business Accounts Only)** - The deposit of a personal check that is drawn on the account holder's personal checking at PSECU is PROHIBITED. Deposits of this nature will result in the immediate revocation of this service.

FEE S

Upon acceptance of the terms of the Service Agreement, you agree to abide by specific terms and conditions put in place to ensure the timely processing of UPost@Home deposits.

CONSUMER ACCOUNTS

Any action, by you or anyone you authorize to use this service that results in the violation of the terms and conditions set forth in this Agreement, may result at PSECU's option, in the assessment of a \$5 fee.

BUSINESS ACCOUNTS

Any action, by you or anyone you authorize to use this service that results in the violation of the terms and conditions set forth in this Agreement, may result at PSECU's option, in the assessment of a fee equal to 1% of your business UPost@Home deposit limit.

MISCELLANEOUS

ILLEGAL USE AND INTERNET (ONLINE) GAMBLING: Any financial service provided by PSECU may be used for any transaction permitted by law. You agree that you will not use any service for any transaction that is illegal under applicable federal, state or local law. You agree that illegal use of any financial service will be deemed an action of default or breach of contract. Use of any financial service in a manner not permitted by law may cause that service or related services to be terminated at PSECU's discretion. You further agree, should illegal use occur, to waive any right to sue PSECU for such illegal use or any activity directly or indirectly related to it. Additionally, you agree to indemnify and hold PSECU harmless from any suits or other legal action or liability, directly or indirectly, resulting from such illegal use. **PSECU reserves the right to decline any transaction that we consider fraudulent, suspicious, or illegal. PSECU will not knowingly authorize charges related to online gambling.**

Notice: PSECU reserves the right to reduce deposit limits, discontinue this service or to suspend account access from time to time or due to the failure of any member or business to abide by the UPost@home® Terms of Agreement, any applicable Agreements, Disclosures, Terms and Conditions, rules and regulations and the PSECU Bylaws.

TERMINATING YOUR UPOST@HOME SERVICE: Revoking your e-Signature will remove your access to UPost@Home. To withdraw acceptance of your electronic signature to this UPost@Home agreement, use the check box in the e-Signature section of "My Profile" in online banking. To reactivate this service, you must agree again to the terms that will be displayed when you click the "UPost@Home" link.

THIS CREDIT UNION IS FEDERALLY INSURED BY THE NATIONAL CREDIT UNION ADMINISTRATION. EQUAL OPPORTUNITY LENDER.