

Geddes Federal Savings and Loan Association

ONLINE BANKING AGREEMENT AND DISCLOSURE

Updated June 2025

This Online Banking Agreement and Disclosure ("Agreement") describes the terms and conditions for use with the Online Banking service, e-Statements or the Bill Payment service ("Services"). It also describes the rights and obligations of Geddes Federal Savings and Loan Association (GFSL) ("Association"). Please read this Agreement carefully. By requesting and using one of these Services, you agree to comply with the terms and conditions of this Agreement.

You have received and understand all signature card rules and regulations and all agreements and disclosures connected with the opening of accounts and acknowledge that this Agreement is in addition to any of these agreements and disclosures. You will continue to receive regular account statements that describe all transactions for the accounts including the transactions that you have initiated through ONLINE BANKING.

I. Definitions

1. "Authorized Representative" refers to a person with authority (with respect to the account(s) or loan(s).
2. "Bill Payment" is the online service that enables the scheduling of bill payments using a personal computer or Internet enable device.
3. "ISP" refers to your Internet Service Provider.
4. "Online Banking" is the internet-based service providing access to your asset account(s) or loan(s).
5. "Online Account" refers to the account which you will be conducting transactions using a Service.
6. "User Name" is the customer-generated identification code for your connection to the Service.
7. "Password" refers to the customer-generated code selected by you for use during the initial sign-on, or the codes you select after the initial sign-on, that establishes your connection.
8. "PC" refers to your personal computer.
9. "Services" refers to the services that are offered through online banking; such as Bill Pay, Account/Loan History and e-Statements.
10. "Time of day" refers to Eastern Standard Time (EST).
11. "Funding Account" refers to Checking Account.
12. "We", "us", or "Association" refers to Geddes Federal Savings and Loan Association.
13. "You" or "your" refers to the owner/borrower or the authorized signer of the account.
14. Business Day: Monday thru Friday excluding Federal holidays.
15. Business Lobby Hours: Monday-Thursday 9-5; Friday 9-5, Saturday 9-12.

II. Access to Services

To enroll, you must be 16 years or older. The Association will provide instructions on how to use the Online Banking and Bill payment services. You will gain access to your Online Accounts through the use of your Internet-enabled device, your ISP, your Password and your User ID. You may access your Online Accounts 24 hours a day, seven (7) days a week. However, availability of the services may be suspended for brief periods of time for purposes of maintenance, updating and revising the software.

You are responsible for keeping your Password and Online Account information confidential. To help protect against possible fraud, the following guideline should be considered:

- Do not give out your Account information, Password, or User name.
- Do not leave your PC or internet enabled device unattended while logged into the Online Banking site.
- Do not send privileged account information (account number, Password, etc.) in any public or generale-mail.

If your password has been lost or stolen, go to “my settings”, click on “Password/Edit” within Online Banking to create a new password. If you suspect any fraudulent activity on your account, call during business hours at (315) 468-6281.

For purposes of bill pay processing, the business days are Monday through Friday, excluding holidays and weekends. All Online Banking transactions received after 10:30 p.m. on business days as well as transactions which are requested on Saturdays, Sundays, or Holidays, will be processed on the next business day.

III. Hardware and software requirements

You are responsible for obtaining, maintaining, and updating the necessary hardware and related equipment needed to utilize Geddes Federal online banking. As of the date of this agreement, the necessary equipment includes: Personal Computer with Internet access and web browser (Chrome, Firefox, Microsoft Edge and Safari). To ensure your ability to view various features of the Association’s website, you understand it is your responsibility to update your web browser periodically so that the entire website may be viewed.

System Setting: unless otherwise noted, the following settings and plug-ins are required to properly access NCR’s Digital Banking web-based solution. Cookies Enabled (First and Third party), Java Script Enabled, Minimum Screen Resolution (1024x768 pixels), and PDF Reader Compatible.

The Association reserves the right to eliminate or change any of the function capabilities at any time without prior notice.

Notice:

GFSL is not responsible for any electronic virus or viruses a customer may encounter. We do recommend that you perform routine scans for your PC by using a virus protection product.

IV. Updating Your Records:

It is your responsibility to provide a valid email address and current contact information.

You may update the information through Online Banking by visiting www.geddesfederal.com and utilizing “My Settings”. For further assistance, please contact Customer Service at (315) 468-6281 during business hours.

- Username
- Password
- Email
- Your Personal Security Option

V. Online Banking:

- A. Account Access: You may view all your accounts online including Checking, Statement Savings, Passbook Savings, Premier Money Market Deposit, Passbook Money Market Deposit, Certificates of Deposit and Loan(s).
- B. Transfer of Funds: You may initiate a single reoccurring transfer or a one-time loan payment to or from your linked accounts.
- C. Statements: Paper statements will be mailed unless enrolled in E-statements. See Electronic Statement Service and Disclosure Agreement.
- D. Move Money:
 - E-Banking Loan Payments: You may initiate a loan payment to a Geddes Federal loan from an external account. See E-Banking Loan Payments Terms and Conditions.
 - External Funds Transfer: You may initiate a transfer to/from an external bank account and a Geddes Federal Account. See External Funds Transfer Terms and Conditions.
 - Remote Deposit Capture: You may remotely deposit a check through Geddes Federal’s mobile app to your account. See Remote Deposit Capture Agreement.

VI. Electronic Mail (E-mail):

To safeguard yourself, Geddes Federal Savings and Loan Association recommends that you do not use e-mail for certain significant information, such as reporting a lost or stolen password, stop payments that do not use the Personal Online Banking function or reporting of a lost or stolen Debit/ATM card.

VII. Bill Payment Services:

When you register for Bill Pay service during the initial Online Banking enrollment, there will be a 7 day waiting period for approval.

- A. Description of Service: The Bill Payment service permits you to use your Internet-enabled device to direct payments from your designated "funding account(s)" to third parties you wish to pay.

Payments through this service are payable in U.S. dollars only. International payments are not allowed. However, the following payments are discouraged, but may be scheduled at your own risk:

- Tax payments to the Internal Revenue Service or any State or other government agency.
- Court Ordered payments, such as alimony or child support.
- Payments to insurance companies.

The Association will not be liable if you do make a prohibited or discouraged payment and there is an error with the payment. Errors include but are not limited to, the payment does not reach the payee, the payment is returned by the payee, and the payment is not credited correctly by the payee.

- B. Scheduling Payments: Funds must be available in your funding account on the scheduled payment date. The Bill Payment service will make the payment by transferring funds electronically to the payee or by mailing the payee a check. If the date you schedule a payment to be initiated falls on a non-business day (Saturday, Sunday, or Holiday), funds will be debited from your funding account within two (2) business days of the payment's "**Send on**" date. A **NSF** (Non-Sufficient Funds) will result in your funding account being blocked. All future scheduled payments during the blocked time will be canceled. You are responsible for contacting Customer Service during business hours at (315) 468-6281, to make alternate arrangements for the payment or reschedule the payment. For fixed payments, only the payment currently scheduled will be impacted. Fixed payments scheduled for future dates will not be affected.

You may choose to schedule payments to recur in the same amount at regular weekly, monthly, or semi-monthly intervals.

For all subsequent payments, you agree to allow at least five (5) to eight (8) business days between the date you schedule a payment to be initiated and the payment due date (that is, the due date shown on your invoice or provided in your agreement with the payee, not taking into account any applicable grace period). If the payment is an Automatic Clearing House (ACH) electronic payment, it will take up to five (5) business days to reach the payee. However, if the company or person that you are paying cannot accept an electronic payment, the Bill Payment service will send a check that may take up to eight (8) business days. If you do not follow these time frames, you will be responsible for all late fees, finance charges or other actions taken by the payee.

Bill Pay Limits: \$9,999.99 per transaction and \$19,999.99 daily.

- C. No Duty to Monitor Payments: The Association is responsible for exercising ordinary care in processing and sending payments upon your authorization in accordance with this Agreement. The Association will not be liable for damages you incur for the following reasons:
- Insufficient funds.
 - Delays in mail delivery.
 - Changes to the payee's address or account number.
 - The failure of any payee to correctly credit the payment in a timely manner.
 - Any other circumstances beyond the control of the Association.

If the session during which you schedule a payment or transfer is during business hours, the Association will consider to have received it on that day, otherwise, it will be considered received on the following business day. The time recorded by the Online Banking service will be considered the official transaction time.

- D. Cancel or Change Payment Instructions (Stop Payment): Payments may be changed or canceled using the Service prior to the business day the transaction is scheduled to be initiated. If you ask to cancel a payment after it is issued and we agree to do so, we may charge you a stop payment fee of \$20.00. Stop payment orders whether oral, written, or electronic, will be in effect for a period of six (6) months. We may request you confirm any stop payment order in writing. After six (6) months, any stop payment will terminate and must be renewed in order to continue in effect. The Association may pay any item that is presented following the lapse of any stop payment order.
- E. No Signature Required: You agree that we may debit your funding account without requiring your signature on the item and without prior notice to you.
- F. Multiple Person Funding Account(s): If more than one person has access to a funding account(s), each person may individually enroll in the Bill Pay service. Each enrolled person needs a unique password, but may choose to use the same payee list. Each individual may terminate her/his enrollment in the Bill Payment service without affecting any other person enrolled in that Bill Payment service.

G. Fees:

- We do not charge for Bill Pay Monthly Service
- We do charge:
 - Return Bill Pay Item \$25.00 per item
 - Bill Pay Stop Payment \$20.00 per item
 - Bill Photocopy: \$10.00 Per Item
- Additional Service Fees:
 - Non-Sufficient Funds (NSF) \$25.00 per item

In the event a Bill Payment Return, you will be charged a \$25.00 Non-sufficient Funds (NSF) fee at the time of occurrence. Additionally, a Bill Pay Return Item fee of \$25.00 will be charged to your account by the 6th day of the month following.

VIII. Card Controls:

The card controls feature is offered by Geddes Federal Savings and Loan Association (referred to herein as “Geddes Federal Savings and Loan Association”, “us”, “we” or “our”) for use by Geddes Federal Savings and Loan Association cardholders. Geddes Federal Savings and Loan Association’s card controls feature is intended to allow you to initiate certain payment card related activities for your enrolled Geddes Federal Savings and Loan Association card(s) via the card controls feature. Those activities may include the ability to but not limited to:

- Register the card.
- Activate the card.
- Set control preferences for card usage including location, transaction, and merchant types, spend limits, and card on/off (“Controls”)
- Set alert preferences for card usage including location, transaction, and merchant types, spend limits, and declined purchases (“Alerts”)
- View transaction history including cleansed and enriched merchant information (e.g., merchant name, address, and contact information)
- Review your spending by merchant type and/or by month.
- View a list of merchants storing your card information for recurring or card-on-file payments.

The card controls feature may enable access to Geddes Federal Savings and Loan Association and third parties’ services and web sites, including GPS locator websites, such as Google. Use of such services may require internet access and

that you accept additional terms and conditions applicable thereto, including, with respect to Google maps, those terms and conditions of use found at http://maps.google.com/help/terms_maps.html and the Google Legal Notices found at https://www.google.com/help/legalnotices_maps/, or such other URLs as may be updated by Google. To the extent the card controls feature allows you to access third party services, Geddes Federal Savings and Loan Association and those third parties, as applicable, reserve the right to change, suspend, remove, limit, or disable access to any of those services at any time without notice and without liability to you.

You agree to allow us to communicate with you via push notification, and/or email, with respect to the activities performed via the card controls feature. Data fees may be imposed by your mobile provider for the transmission and receipt of messages and Alerts.

Geddes Federal Savings and Loan Association reserves the right to send administrative and service notifications via emails to the email address provided upon enrollment in Geddes Federal Savings and Loan Association's card controls feature.

Availability/Interruption. You acknowledge that the actual time between occurrence of an event ("Event") triggering a selected Control or Alert and the time the notification of such event is sent to Your mobile device ("Notification") is dependent on a number of factors including, without limitation, Your wireless service and coverage within the area in which You are located at that time. You acknowledge that Notifications of Events may be delayed, experience delivery failures, or face other transmission problems. Similarly, selection of Controls and Alerts (collectively, "Commands") are likewise affected by the same or similar factors and problems could arise with use of Commands. Notifications of Events may not be available to be sent to your mobile device in all areas.

If you registered to receive Notifications to Your mobile device, the card controls feature is available when You have Your mobile device within the operating range of a wireless carrier with an appropriate signal for data services. The card controls feature is subject to transmission limitations and service interruptions. Geddes Federal Savings and Loan Association does not guarantee that the card controls feature (or any portion thereof) will be available at all times or in all areas.

You acknowledge and agree that certain functionality with the card controls feature may not be available for all transactions. Commands based upon the location of the mobile device where the card controls feature is installed or the location of the merchant where the card is being attempted for use may not apply appropriately to card -not- present transactions or transactions where the location of the actual location of the merchant differs from the merchant's registered address.

You acknowledge and agree that neither Geddes Federal savings and Loan Association nor its third-party services providers (including the developer of the technology enabling the Notifications) are responsible for performance degradation, interruption or delays due to conditions outside of its control. You acknowledge that neither Geddes Federal Savings and Loan Association nor its third-party service providers shall be liable to you if you are unable to receive Notifications on Your mobile device in your intended area. Geddes Federal Savings and Loan Association, for itself and its third-party service providers, disclaims all liability for: any delays, mis-delivery, loss, or failure in the delivery of any Notification; any form of active or passive filtering.

IX. Linked Accounts:

All accounts that you enroll, will be linked by the tax identification number(s) of the person(s) authorized to access the account. The linked account(s) will appear together, without regard to the ownership of the account(s). For example, if an authorized user of a linked account accesses the service, that authorized user will be able to view and access at a single time the following accounts:

- Any consumer accounts for which the person is a co-owner or authorized signer.

X. Business Accounts:

As an authorized signer of the business, you agree to:

- Enter into this Agreement, which may be amended from time to time.

- Access the account of the business as an authorized signer.
- Use any Online Banking service in any manner and for any purpose available.
- Accounts of the business for which that person is an authorized user.
- Accounts of any other business for which that person is an authorized user.

**** Non-Profit Accounts are view only**

XI. Term and Termination:

- A. Term: This Agreement will be effective on the Effective Date and shall remain in full force until termination, in accordance with the following provisions. Geddes Federal Savings and Loan Association reserves the right to terminate this agreement or use of these services for any reason.
- B. Cause for Termination: We may terminate your electronic Banking privileges (including the Bill Payments service) without notice under the following circumstances:
1. You do not pay any fee required by this Agreement when due.
 2. You do not comply with the agreement governing your account(s) or your account(s) not in good standing.
- C. Termination of Convenience: To terminate this Agreement, you must notify the Association and provide your name, address, the service(s) you are discontinuing, and the termination date of the service(s). When the Bill Payment service is terminated, any prescheduled bill payments made through Online Banking will also be terminated. You may notify the Association by one of the following methods:
- By writing a letter and mailed to Geddes Federal Savings and Loan Association, Attention: Online Banking, PO Box 19040, Syracuse, NY 13209.
Or hand delivered to Geddes Federal Savings and Loan Association, Attention: Online Banking, 2208 West Genesee Street, Syracuse, NY 13219.

XII. Electronic Fund Transfer (EFT) For Consumers Only:

- A. **Applicability:** Online electronic fund transfers (EFT) that credit or debit a consumer's checking, savings or other asset account are subject to the Federal Reserve Board's Regulation E. When applicable, the Association may rely on any exceptions that are contained in Regulation E. All terms that are not defined in this Agreement but which are defined in Regulation E shall have the same meaning when used in this section.
- B. **Documentation:**
- Periodic statements.**
- You will get a monthly paper account statement from us for your checking, premier money market and statement savings accounts unless enrolled in E-Statements.
 - For passbook accounts, if the only possible electronic transfers to or from your account are preauthorized credits, we do not send periodic statements. You may bring your passbook to us and we will record any electronic deposits that were made since the last time you brought in your passbook.
- C. **Confidentiality:**
- We will disclose information to third parties about your account or the transfers to make:
1. Where it is necessary for completing transfer; 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 government agency or court orders; or
 4. As explained in the attached Privacy Disclosure.

D. Unauthorized Transfers:

Consumer Liability

If you notify generally. Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic funds transfer has been made without your permission using information from your check. Telephoning is the best way of keeping possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code 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, including those made by card, code or other means, 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.

Error Resolution Notice:

In Case of Error or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this agreement (General e-mail to report an error is not secure and therefore not advised), 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 (if any).
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 (20 business days if the transfer involved a new account) 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 new account, a point-of-sale transaction, or a foreign-initialed transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) 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. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened. 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.

GEDDES FEDERAL SAVINGS & LOAN ASSOCIATION
CUSTOMER SERVICE
PO BOX 19040
SYRACUSE, NY 13209
Phone: (315)468-6281

(Business Days: For this disclosure, business days are Monday through Friday, Excluding Federal Holidays)

More detailed information is available on request.

XIII. Liability:

- A. This section explains our liability to you only to the extent that any other agreements, notices or disclosures have not separately disclosed our liability.

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 exception. We will not be liable, for instance:

1. If, through no fault of ours, you do not have enough money in your account to make the transfer.
2. If you have an overdraft line and the transfer would be over the credit limit.
3. If the automated teller machine where you are making the transfer does not have enough cash.
4. If the terminal or system was not working properly and you knew about the breakdown when you started the transfer or Bill Pay.
5. If circumstances beyond our control (such as fire, flood, power outage, equipment or technical failure or breakdown) prevents the transfer or bill payment despite reasonable precautions that we have taken.
6. There may be other exceptions stated in our agreement with you.
7. If there is a hold on your account, or if access to your account is blocked.
8. If your funds are subject to a legal proceeding or other encumbrance restricting the transfer or bill payment.
9. If your transfer authorization terminates by operation of law.
10. If you have not properly followed the instructions on how to make a transfer or bill payment included in this Agreement.
11. If we have received incomplete or inaccurate information from you or a third party involving the account, transfer or bill payment.

IN NO EVENT SHALL WE HAVE ANY LIABILITY TO YOU OR ANY THIRD PARTY FOR ANY INDIRECT, SPECIAL OR CONSEQUENTIAL DAMAGES RESULTING FROM OR ARISING OUT OF THIS AGREEMENT.

- A Indemnification: You agree to indemnify, defend and hold us, directors, officers, employees and agents harmless against any third party claim, demand, suit, action or other proceeding and any expenses related to an Online Banking or Bill Payment service.
- B Third Parties: We are not liable for any loss or liability resulting from any failure of your equipment or software, or that of an internet browser provider such as Netscape (Netscape Navigator browser) or Microsoft (Microsoft Explorer browser), by an internet access provider, or by an online service provider, nor will we be liable for any direct, indirect, special or consequential damages resulting from your access to or failure to access an Online Banking or Bill Payment service.
- C Virus Protection: The Association is not responsible for any electronic virus or viruses that you may encounter. We suggest that you routinely scan your PC using a virus protection product. An undetected virus may corrupt and destroy your programs, files, and your hardware or compromise your Online Banking Account or Bill Pay Service.

XIV. General Terms and Conditions

- A. Association Agreements. In addition to this Agreement, you and the Association agree to be bound by and comply with the requirements of the agreements applicable to each of your Online Accounts. Your use of the Online Banking Service, e-Statements or the Bill Payment Service is your acknowledgment that you have received these agreements and intend to be bound by them. You should review other disclosures including the fees that may be imposed for Bill Payment Service. We will automatically deduct applicable fees from your funding account each month.
- B. Changes and Modifications. The Association may modify the terms and conditions applicable to the Services from time to time. We may send any notice to you via e-mail and you will have to be deemed to have received it three days after it is sent. The revised terms and conditions shall be effective at the earliest date allowed by applicable law. We reserve the right to terminate this Agreement and your use of the Services in whole or in part at any time without prior notice.
- C. Notices. Unless otherwise required by applicable law, any notice or written communication given pursuant to this Agreement may be sent to you electronically or mailed to your current address on file.

- D. Disclosure of Information. We will only disclose information to third parties about your account or transfers under the following circumstances:
- When it is necessary for the provision of Online Banking and for completing transfers.
 - Verify the existence and condition of your account for a third party, such as a credit bureau or merchant.
 - To comply with government or court orders, or other reporting requirements.
 - You give us your permission
- E. Governing Law. This Agreement is governed by the laws of the State of New York and applicable Federal law.

FACTS

WHAT DOES GEDDES FEDERAL SAVINGS AND LOAN ASSOCIATION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial institutions choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial institutions need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Geddes Federal Savings and Loan Association chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Geddes Federal Savings Share?	Can you limit this sharing?
For our everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes- to offer our products and services to you	YES	NO
For joint marketing with other financial companies	NO	NO
For our affiliates' everyday business purposes- information about your transactions and experiences	NO	NO
For our affiliates' everyday business purposes- information about your creditworthiness	NO	NO
For nonaffiliates to market to you	NO	NO

Questions?

Call (315) 468-6281 or go to www.geddesfederal.com

Who we are

Who is providing this notice?

Geddes Federal Savings and Loan Association

What we do

How does Geddes Federal Savings protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Geddes Federal Savings collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

We also collect your personal information from others, such as credit bureaus or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes - information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- We have no affiliates.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- We do not share with nonaffiliates.

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- We do not market jointly with nonaffiliates.

Other important information

ELECTRONIC FUND TRANSFER DISCLOSURE AND AGREEMENT

Geddes Federal Savings and Loan Association
2208 West Genesee Street
Syracuse, New York 13219
www.geddesfederal.com

Electronic Fund Transfers **Your Rights and Responsibilities**

For purposes of this disclosure and agreement the terms "we", "us" and "our" refer to Geddes Federal Savings and Loan Association. The terms "you" and "your" refer to the recipient of this disclosure and agreement.

The Electronic Fund Transfer Act and Regulation E require institutions to provide certain information to customers regarding electronic fund transfers (EFTs). This disclosure applies to any EFT service you receive from us related to an account established primarily for personal, family or household purposes. Examples of EFT services include direct deposits to your account, automatic regular payments made from your account to a third party and one-time electronic payments from your account using information from your check to pay for purchases or to pay bills. This disclosure also applies to the use of your ATM Card (hereinafter referred to collectively as "ATM Card") or MasterMoney Debit Card (hereinafter referred to collectively as "Debit Card") at automated teller machines (ATMs) and any networks described below.

TERMS AND CONDITIONS. The following provisions govern the use of EFT services through accounts held by Geddes Federal Savings and Loan Association which are established primarily for personal, family or household purposes. If you use any EFT services provided, you agree to be bound by the applicable terms and conditions listed below. Please read this document carefully and retain it for future reference.

DEFINITION OF BUSINESS DAY. Business days are Monday through Friday excluding holidays.

ELECTRONIC FUND TRANSFER SERVICES PROVIDED

ATM CARD SERVICES. The services available through use of your ATM Card are described below.

ATM CARD SERVICES:

- You may withdraw cash from your checking account(s), NOW account(s), statement savings account(s), and premier money market account(s).
- You may make deposits into your checking account(s), NOW account(s), and statement savings account(s), premier money market account(s).
- You may transfer funds between your checking and NOW accounts, checking and statement savings account(s), checking and premier money market account(s), statement savings and premier money market account(s), statement savings and NOW account(s), and NOW and premier money market account(s).
- You may make balance inquiries on your checking account(s), NOW account(s), statement savings account(s), and premier money market account(s).

DEBIT CARD SERVICES. The services available through use of your Debit Card are described below.

MASTERMONEY DEBIT CARD SERVICES:

- You may withdraw cash from your checking account(s), NOW account(s), statement savings account(s), and premier money market account(s).
- You may make deposits into your checking account(s), NOW account(s), statement savings account(s), and premier money market account(s).
- You may transfer funds between your checking and NOW accounts, checking and statement savings account(s), checking and premier money market account(s), statement savings and premier money market account(s), statement savings and NOW account(s), and NOW and premier money market account(s).
- You may make balance inquiries on your checking account(s), NOW account(s), statement savings account(s), and premier Money market account(s).
- You may use your card at any merchant that accepts Mastercard® Debit Cards for the purchase of goods and services.

GEDDES FEDERAL SAVINGS AND LOAN ASSOCIATION SERVICES.

NETWORK. Your ability to perform the transactions or access the accounts set forth above depends on the location and type of ATM you are using and the network through which the transaction is being performed. A specific ATM or network may not perform or permit all of the above transactions.

Besides being able to use your ATM Card or Debit Card at our Geddes Federal Savings and Loan Association terminals, you may access your accounts through the following network(s): Mastercard, Plus, Allpoint and Star

ATM FEES. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

POINT OF SALE TRANSACTIONS. Listed below are the cards you may use to purchase goods and services from merchants that have arranged to accept your cards as a means of payment (these merchants are referred to as "Participating Merchants"). Some Participating Merchants may permit you to receive cash back as part of your purchase. Purchases made with your cards, including any purchase where you receive cash, are referred to as "Point of Sale" transactions and will cause your "designated account" to be debited for the amount of the purchase. We have the right to return any check or other item drawn against your account to ensure there are funds available to pay for any Point of Sale transaction. We may, but do not have to, allow transactions which exceed your available account balance or, if applicable, your available overdraft protection. If we do, you agree to pay an amount equal to the overdrawn balance plus any overdraft fees.

The following cards and the corresponding designated account(s) may be used for Point of Sale transactions:

- MasterMoney Debit Card: checking or premier money market account.
- ATM Card: checking or premier money market account.

Your ATM and Debit Cards may also be used to obtain cash from your designated account(s) at participating financial institutions when so authorized under the terms of your Account Agreement.

AUTHORIZATION HOLDS. An authorization hold is a temporary hold that is placed on your account for certain Debit Card transactions. The amount of the temporary hold may be more than the actual amount of the transaction, so your available account balance will temporarily be reduced by the amount of the temporary hold. If the authorization hold or the processing of subsequent transactions causes your account to have insufficient funds to pay the transaction, we may charge you non-sufficient funds fees if we return the item or overdraft fees if we pay the item on your behalf.

CURRENCY CONVERSION - Mastercard®. If you perform transactions with your card with the Mastercard® logo in a currency other than US dollars, Mastercard International Inc. will convert the charge into a US dollar amount. At Mastercard International they use a currency conversion procedure, which is disclosed to institutions that issue Mastercard®. Currently the currency conversion rate used by Mastercard International to determine the transaction amount in US dollars for such transactions is based on rates observed in the wholesale market or government-mandated rates, where applicable. The currency conversion rate used by Mastercard International is generally the rate of the applicable currency on the date that the transaction occurred. However, in limited situations, particularly where transactions are submitted to Mastercard International for processing are delayed, the currency conversion rate used may be the rate of the applicable currency on the date that the transaction is processed.

SERVICES PROVIDED THROUGH USE OF TELEPHONE BANKING (888) 881-8627. You may perform the following functions through use of Telephone Banking (888) 881-8627:

- You may initiate transfers of funds between your checking and NOW accounts, checking and statement savings account(s), checking and premier money market account(s), statement savings and premier money market account(s), statement savings and NOW account(s), and NOW and premier money market account(s).
- You may make balance inquiries on your checking account(s), savings account(s), money market account(s), NOW account(s), and certificate of deposit(s).
- You may make payments on consumer loans, home mortgage loans, home equity loans, and home equity line of credit loan(s) that you have with us.

In addition, you may perform other transactions such as: Report an ATM or MasterMoney debit card lost or stolen.

For questions or more information, call us at: 1-888-881-8627

PREAUTHORIZED TRANSFER SERVICES.

- You may arrange for the preauthorized automatic deposit of funds to your checking account(s), savings account(s), money market account(s), and NOW account(s).
- You may arrange for the preauthorized automatic payments or other transfers from your checking account(s), NOW account(s), statement savings account(s), and premier money market account(s).

SERVICES PROVIDED THROUGH USE OF ONLINE BANKING AND MOBILE BANKING. Geddes Federal Savings and Loan Association offers its customers use of our Online Banking and Mobile Banking service.

Inquiries, account to account transfers, e-banking loan payments, bill pay, mobile banking transfers, mobile remote deposit capture, external funds transfer along with other services.

ELECTRONIC CHECK CONVERSION. You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or to pay bills.

LIMITATIONS ON TRANSACTIONS

TRANSACTION LIMITATIONS - ATM CARD.

CASH WITHDRAWAL LIMITATIONS. You may withdraw up to \$1,005.00 through use of ATMs in any one day.

POINT OF SALE LIMITATIONS. You may buy up to \$1,000.00 worth of goods or services in any one day through use of our Point of Sale service.

TRANSACTION LIMITATIONS - MASTERMONEY DEBIT CARD.

CASH WITHDRAWAL LIMITATIONS. You may withdraw up to \$1,005.00 through use of ATMs in any one day.

POINT OF SALE LIMITATIONS. You may buy up to \$1,000.00 worth of goods or services in any one day through use of our Point of Sale service.

OTHER WITHDRAWAL LIMITATIONS. To request an increase to your POS limit, not to exceed \$5,000.00, please contact customer service at 315-468-6281 during business hours.

OTHER LIMITATIONS.

- **ATM/MasterMoney Debit Card:** you may deposit into your checking, NOW, statement savings or premier money market account(s), no more than \$5,000.00 per day, to request an increase to your deposit limit, please contact customer service at 315-468-6281 during business hours. 3rd party checks will not be accepted.

Online Banking Bill Pay Limits: Payments from checking to third parties.
You may transfer no more than \$9,999.99 per transaction, with a total of \$19,999.99 per day.

Online Banking External Transfers Limits: Transfers from/to external institutions.
You may transfer no more than \$1,500.00 per transaction, with a total of \$3,000.00 per day and 28 day limit of \$10,000.00. These limits may change at any time.

Online Banking E-Banking Loan Payments Limits: Payments from a third party to a Geddes Federal Loan.
You may transfer no more than \$9,999.99 per transaction. These limits may change at any time.

Mobile Remote Deposit Services Limits: We have established limits on the dollar amounts of checks deposited using Mobile Remote Deposit Services. These limits may be subject to change.

Existing customer - Deposit account customer more than 90 days

- Less than 6 Non-Sufficient Funds (NSF) checks in a year period

Per Deposit Limit: \$5,000.00 / Daily Limit: \$5,000.00 / Rolling 30 Days Limit: \$7,000.00

*New customer - Deposit account customer less than 90 days **

*After a 90 day time period, customer re-evaluated and profile changed to default if eligible.

- Less than 6 Non-Sufficient Funds (NSF) checks in a year period

Per Deposit Limit: \$2,000.00 / Daily Limit: \$2,000.00 / Rolling 30 days Limit: \$5,000.00

To request an increase to your limit(s), please contact customer service @315-468-6281 during business hours

NOTICE OF RIGHTS AND RESPONSIBILITIES

The use of any electronic fund transfer services described in this document creates certain rights and responsibilities regarding these services as described below.

RIGHT TO RECEIVE DOCUMENTATION OF YOUR TRANSFERS.

TRANSACTION RECEIPTS. Depending on the location of an ATM, you may not be given the option to receive a receipt if your transaction is \$15.00 or less. Upon completing a transaction of more than \$15.00, you will receive a printed receipt documenting the transaction (unless you choose not to get a paper receipt). These receipts (or the transaction

number given in place of the paper receipt) should be retained to verify that a transaction was performed. A receipt will be provided for any transaction of more than \$15.00 made with your ATM Card or Debit Card at a Participating Merchant. If the transaction is \$15.00 or less, the Participating Merchant is not required to provide a receipt.

PERIODIC STATEMENTS. If your account is subject to receiving a monthly statement, all EFT transactions will be reported on it. If your account is subject to receiving a statement less frequently than monthly, then you will continue to receive your statement on that cycle, unless there are EFT transactions, in which case you will receive a monthly statement. In any case you will receive your statement at least quarterly.

PREAUTHORIZED DEPOSITS. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company:

- you can call us at (315)468-6281 to find out whether or not the deposit has been made.

PASSBOOK ACCOUNTS. If the only type of electronic fund transactions are preauthorized deposits you will not receive a statement for your Passbook account. If you bring your Passbook to us, we will record any electronic deposits that were made to your account since the last time you brought in your Passbook. You will not receive a periodic statement noting these transactions on your Passbook account.

USING YOUR CARD AND PERSONAL IDENTIFICATION NUMBER ("PIN"). In order to assist us in maintaining the security of your account and the terminals, the ATM Card or Debit Card remains our property and may be revoked or canceled at any time without giving you prior notice. You agree not to use your ATM Card or Debit Card for a transaction that would cause your account balance to go below zero, or to access an account that is no longer available or lacks sufficient funds to complete the transaction, including any available line of credit. We will not be required to complete any such transaction, but if we do, we may, at our sole discretion, charge or credit the transaction to another account; you agree to pay us the amount of the improper withdrawal or transfer upon request.

Your ATM Card may only be used with your PIN. Certain transactions involving your Debit Card require use of your PIN. Your PIN is used to identify you as an authorized user. Because the PIN is used for identification purposes, you agree to notify Geddes Federal Savings and Loan Association immediately if your ATM Card or Debit Card is lost or if the secrecy of your PIN is compromised. You also agree not to reveal your PIN to any person not authorized by you to use your ATM Card or Debit Card or to write your PIN on your ATM Card or Debit Card or on any other item kept with your ATM Card or Debit Card. We have the right to refuse a transaction on your account when your ATM Card or Debit Card or PIN has been reported lost or stolen or when we reasonably believe there is unusual activity on your account.

The security of your account depends upon your maintaining possession of your ATM Card or Debit Card and the secrecy of your PIN. You may change your PIN if you feel that the secrecy of your PIN has been compromised. You may change your PIN via the telephone.

RIGHTS REGARDING PREAUTHORIZED TRANSFERS.

RIGHTS AND PROCEDURES TO STOP PAYMENTS. If you have instructed us to make regular preauthorized transfers out of your account, you may stop any of the payments. To stop a payment,

call us at: (315)468-6281

or

write to: Geddes Federal Savings and Loan Association
Customer Service
PO Box 19040
Syracuse, NY 13209

We must receive your call or written request at least three (3) business days prior to the scheduled payment. If you call, please have the following information ready: your account number, the date the transfer is to take place, to whom the transfer is being made and the amount of the scheduled transfer. If you call, we may require you to put your request in writing and deliver it to us within fourteen (14) days after you call.

NOTICE OF VARYING AMOUNTS. If you have arranged for automatic periodic payments to be deducted from your checking or savings account and these payments vary in amount, you will be notified by the person or company ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

OUR LIABILITY FOR FAILURE TO STOP PREAUTHORIZED TRANSFER PAYMENTS. If you order us to stop one of the payments and have provided us with the information we need at least three (3) business days prior to the scheduled transfer, and we do not stop the transfer, we will be liable for your losses or damages.

YOUR RESPONSIBILITY TO NOTIFY US OF LOSS OR THEFT. If you believe your ATM Card or Debit Card or PIN or internet banking access code has been lost or stolen,

call us at: 1-888-881-8627 (24 hours a day / 7 days a week.)

or

write to: Geddes Federal Savings and Loan Association
Customer Service
PO Box 19040
Syracuse, NY 13209

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

CONSUMER LIABILITY. Tell us AT ONCE if you believe your ATM Card or Debit Card or PIN or internet banking access code has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit, if applicable). If you tell us within two (2) business days after you learn of the loss or theft of your ATM Card or Debit Card or PIN or internet banking access code you can lose no more than fifty dollars (\$50) if someone used your ATM Card or Debit Card or PIN or internet banking access code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your ATM Card or Debit Card or PIN or internet banking access code and we can prove we could have stopped someone from using your ATM Card or Debit Card or PIN or internet banking access code without your permission if you had given us notice, you can lose as much as five hundred dollars (\$500).

Also, if your statement shows transfers you did not make, including those made by card, code, or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was transmitted to you, you may not receive back any money you lost after the sixty (60) days, and therefore, you may not get back any money in your account, if we can prove that we could have stopped someone from taking the money had you given us notice in time. If a good reason (such as a long trip or hospital stay) keeps you from giving the notice, we will extend the time periods.

CONSUMER LIABILITY FOR UNAUTHORIZED TRANSACTIONS INVOLVING MASTERMONEY DEBIT CARD.

The limitations on your liability for unauthorized transactions described above generally apply to all electronic fund transfers. However, different limitations apply to certain transactions involving your card with the Mastercard® branded card.

If you promptly notify us about an unauthorized transaction involving your card and the unauthorized transaction took place on your Mastercard® branded card, including any PIN-based ATM or POS transactions, zero liability will be imposed on you for the unauthorized transaction. In order to qualify for the zero liability protection, you must have exercised reasonable care in safeguarding your card from the risk of loss or theft and, upon becoming aware of such loss or theft, promptly reported the loss or theft to us.

ILLEGAL USE OF MASTERMONEY DEBIT CARD. You agree not to use your MasterMoney Debit Card for any illegal transactions, including internet gambling and similar activities.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR TRANSACTIONS. In case of errors or questions about your electronic fund transfers,

call us at: (315)468-6281

or

write to: Geddes Federal Savings and Loan Association
Customer Service
PO Box 19040
Syracuse, NY 13209

or

use the current information on your most recent account statement.

Notification should be made as soon as possible if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. You must contact Geddes Federal Savings and Loan Association no later than 60 days after we sent you the first statement on which the problem or error appears. You must be prepared to provide the following information:

- Your name and account number.
- A description of the error or transaction you are unsure about along with an explanation as to why you believe it is an error or why you need more information.
- The dollar amount of the suspected error.

If you provide oral notice, you will be required to send in your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days (twenty (20) business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (ninety (90) days for new accounts and foreign initiated or Point of Sale transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (twenty (20) business days for new accounts) for the amount which you think is in error, so that you will have the use of the money during the time it takes to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. The extended time periods for new accounts apply to all electronic fund transfers that occur within the first thirty (30) days after the first deposit to the account is made, including those for foreign initiated or Point of Sale transactions.

We will tell you the results within three (3) 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.

LIABILITY FOR FAILURE TO COMPLETE TRANSACTION. 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 as provided by law. 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 result in your exceeding the credit limit on your line of credit, if you have one.
- If the electronic terminal was not working properly and you knew about the breakdown before you started the transfer.
- If circumstances beyond our control (such as fire or flood, computer or machine breakdown, or failure or interruption of communications facilities) prevent the transfer, despite reasonable precautions we have taken.
- If we have terminated our Agreement with you.
- When your ATM Card or Debit Card has been reported lost or stolen or we have reason to believe that something is wrong with a transaction.
- If we receive inaccurate or incomplete information needed to complete a transaction.
- In the case of preauthorized transfers, we will not be liable where there is a breakdown of the system which would normally handle the transfer.
- If the funds in the account are subject to legal action preventing a transfer to or from your account.
- If the electronic terminal does not have enough cash to complete the transaction.

There may be other exceptions provided by applicable law.

CHARGES FOR TRANSFERS OR THE RIGHT TO MAKE TRANSFERS.

ATM/MasterMoney Debit Card:

There is a charge of \$1.00 per withdrawal at ATM's we do not own or operate, but no charge when using an Allpoint ATM using your ATM or MasterMoney Debit Card.

There is a charge of \$.25 per inquiry at ATM's we do not own or operate, but no charge when using an Allpoint ATM using your ATM or MasterMoney Debit Card.

Preauthorized Transactions:

We do not charge for direct deposits to any type of account.

We do not charge for preauthorized payments from any type of account.

Except as indicated elsewhere, we do not charge for these electronic funds transfers.

Return Preauthorized Transfer \$25.00 per item.

Preauthorized Transfer stop payment \$20.00 per item.

Bill Pay:

No monthly service fee.

We do charge:

Return Bill pay Item \$25.00 per item.

Bill Pay Stop payment: \$20.00 per item.

Bill Photocopy: \$10.00 per item.

Additional Service Fees:

Non- Sufficient Funds (NSF) \$25.00 per Item.

In the event that a Bill Payment return, you will be charged a \$25.00 Non-sufficient funds (NSF) fee at the time of occurrence. Additionally, a Bill Pay return Item fee of \$25.00 will be charged to your account by the 6th day of the month following.

E-Banking Loan Payments or External Funds Transfer:

No monthly service fee.

DISCLOSURE OF ACCOUNT INFORMATION. You agree that merchant authorization messages transmitted in connection with Point of Sale transactions are permissible disclosures of account information, and you further agree to release Geddes Federal Savings and Loan Association and hold it harmless from any liability arising out of the transmission of these messages.

We will disclose information to third parties about your account or electronic fund transfers made to your account:

1. Where necessary to complete a transfer or to investigate and resolve errors involving the transfer(s); 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 government agency or court orders; or
4. If you give us your permission in a record or writing.

AMENDING OR TERMINATING THE AGREEMENT. We may change this agreement from time to time. You will be notified at least 21 days before a change will take effect if it will cause you an increase in costs or liability or it will limit your ability to make electronic fund transfers. No notice will be given if the change is necessary for security reasons. We also have the right to terminate this agreement at any time.

SAFETY PRECAUTIONS FOR ATM TERMINAL USAGE. Please keep in mind the following basic safety tips whenever you use an ATM:

- The activity of the ATM facility is being recorded by a surveillance camera or cameras.
- Have your ATM Card or Debit Card ready to use when you reach the ATM. Have all of your forms ready before you get to the machine. Keep some extra forms (envelopes) at home for this purpose.
- You should close the entry door completely upon entering and exiting the ATM facility.
- If you are new to ATM usage, use machines close to or inside a financial institution until you become comfortable and can conduct your usage quickly.
- If using an ATM in an isolated area, take someone else with you if possible. Have them watch from the car as you conduct your transaction.
- Do not use ATMs at night unless the area and machine are well-lighted. If the lights are out, go to a different location.
- You should not permit any unknown persons to enter the ATM facility after regular banking hours.
- If someone else is using the machine you want to use, stand back or stay in your car until the machine is free. Watch out for suspicious people lurking around ATMs, especially during the times that few people are around.
- When using the machine, stand so you block anyone else's view from behind.
- If anything suspicious occurs when you are using a machine, cancel what you are doing and leave immediately. If going to your car, lock your doors.
- Do not stand at the ATM counting cash. You should place withdrawn cash securely upon your person before exiting the ATM facility. Check that you received the right amount later in a secure place, and reconcile it to your receipt then.
- Keep your receipts and verify transactions on your account statement. Report errors immediately. Do not leave receipts at an ATM location.
- Direct complaints concerning security in the ATM facility to our security department at (315)468-6281 if we own or operate the ATM, or if we do not own or operate the ATM, to the institution operating the ATM at the telephone number found on or near the ATM, or to the New York Department of Financial Services at 1-877-BANK NYS (1-877-226-5697). Further, the nearest available public telephone should be used to call the police if emergency assistance is needed.

ADDITIONAL PROVISIONS

Your account is also governed by the terms and conditions of other applicable agreements between you and Geddes Federal Savings and Loan Association.