

## COLONIAL SAVINGS, F.A. ONLINE BANKING AGREEMENT

### WELCOME TO COLONIAL ONLINE!

This online agreement contains the terms that govern the consumer use of online banking to obtain information about your eligible accounts, to transfer funds, or to request other bank services. By accepting this agreement, you indicate your consent to these terms. This agreement will be available to review online at any time.

### PROTECTING YOUR ACCOUNT

Colonial Savings F.A. is committed to protecting the security and confidentiality of our customer account information. We use the latest technology including out of band authentication and the following to protect your account information:

- You can only access online banking with browsers that have a high security standard.
- You must have a valid User ID and password to log in.
- If no action is taken for 5 minutes, the system will automatically log off.

Your responsibility – you agree:

- To choose a strong password that can not be easily guessed by others.
- Not to give out your User ID and password so Colonial may rely on your Colonial Online ID to identify you.
- To keep your contact information updated
- Never leave your PC unattended or information displayed in an area where others could view it.
- To always log off at the end of a session.
- To use basic security controls on your computer.
- To notify Colonial Savings immediately if you suspect your User ID and password has become known by an unauthorized person.

### ONLINE BANKING E-MAIL COMMUNICATION

You may send secure e-mails via the messaging service located in Colonial Online. An e-mail via [onlinebank@colonialsavings.com](mailto:onlinebank@colonialsavings.com) is sent through normal e-mail channels and is not considered to be secure. If you communicate with us via e-mail, you also agree that we may respond to you via e-mail.

## **COLONIAL SAVINGS, F.A. ONLINE BANKING AGREEMENT**

### **ENROLLMENT FOR COLONIAL ONLINE**

#### **PERSONAL ACCOUNTS**

Colonial Savings personal account customers can enroll online, by selecting the Accept button at the end of this agreement, and indicating acceptance of these terms and conditions. To register online you must provide us with your social security number, e-mail address, and additional personal information in order to confirm your identity. You will be prompted to choose a User ID and Password. Password guidelines are available on the Log-in page and the change password screen. If you do not wish to complete the enrollment process online, you may complete an Enrollment by Mail Form online or at any branch. A User ID and temporary password will be sent to you in the mail. The system will require you to change your password. If your User ID and password are inactive for a period of one year or longer, or you do not log in within 90 days of being issued your User ID and password, your access will be deactivated and you will be required to enroll again.

#### **PASSWORDS**

Passwords guidelines are available on the Log-in page and the change password screen. Please choose strong passwords that are not easily guessed by others. Passwords will expire every 180 days and you will be required to choose a new password. You may change your password at any time by selecting the Change Password option. Any password resets that are done as the result of a telephone call will be temporary and will require the selection of a new password the first time you logon.

#### **ACCOUNTS LINKED TO USER ID**

All Colonial Savings accounts to which you have access will initially be linked to your User ID. If there are accounts that you do not wish to access online, the system allows you to hide them from view.

#### **INTERNAL TRANSFERS**

As a Colonial Online customer you will be able to make immediate transfers between certain Colonial accounts online. All transfers are subject to the Terms and Conditions disclosed at each account opening. You may make transfers from checking, money market, and savings accounts. You may make transfers to checking, money market, savings accounts, Colonial Protect, and installment loans. Transfers are based on the available balance. If you do not have sufficient funds to complete a transfer, the transfer may not be completed. If we do complete a transfer as a service to you, you are responsible for any overdraft fees. You may transfer funds until 8:00 P.M. CST on a banking day.

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Transfers performed after 8:00 P.M. or on week-ends will be available the next banking day. Transfers may also be future dated or set up on a recurring basis, for example, transfer \$50 from checking to savings every three weeks.

### **EXTERNAL TRANSFERS**

The External Transfer function provides you with the ability to initiate fund transfers to and from accounts at other Financial Institutions. You may make transfers from and to checking, money market, savings accounts. Transfers are based on your available balance. Transfers are processed at 3:00 P.M CST on each banking day.

### **MOBILE BANKING**

Mobile banking will be provided as a free service to consumers in three modes: SMS text; Mobile Web channel; and downloadable Applications for certain mobile devices. Mobile banking is powered by a third party mobile technology solution. There may be charges associated with text messaging and data usage from your mobile carrier. You are responsible for any fees related to text or data services. Mobile banking uses two sets of credentials to establish security, a Mobile User ID and your online banking User ID and password. You must register your mobile phone in online banking to use this service. If your mobile device is lost or stolen - contact your mobile carrier, text STOP to 79680, login to online banking and disable or remove your phone, or contact us directly.

### **BILL PAY SERVICE PERSONAL ACCOUNTS**

You must request bill pay services by completing the bill pay enrollment form on the login page of Colonial Online. Colonial Savings F.A. bill pay services are powered by a third party. Although payments can be scheduled at any time, payments will processed on the business day you designate the bill to be processed, provided the payment request is received prior to the 3:00 CST cut-off time. You must allow sufficient time for the Payee to receive and process the payment before the payment due date. Payments typically require 5 business days to complete. Any bill payment can be changed or cancelled by you provided you access the bill pay service before cut-off time on the day prior to the business day the payment will be initiated. The bill pay service reserves the right to select the method in which to remit the funds to the Payee and establish payment limits. Limited bill pay services are available via Mobile Banking. You must be enrolled for bill pay on online banking to use the mobile bill pay service. We will not be liable for damages caused by delay in process or error in process. We will not be liable if any of the following occurs: funds are not available in your account; you had knowledge of possible equipment or system malfunctions; any information provided by you about the Payee is incorrect; there are any delays in the handling of the payment by the Payee;

circumstances beyond our control; and other applicable laws and/or regulations. The bill pay section of Colonial Online has extensive Help and additional Terms and Conditions including a fee schedule. The normal Colonial Savings Insufficient Funds fee, Overdraft fee, and Stop Payment fee each apply to the bill pay service assessed. Please notify us in writing if you wish to discontinue the bill pay service. You are responsible for payment instructions made prior to your cancellation.

## **COLONIAL SAVINGS, F.A. ONLINE BANKING AGREEMENT**

### **ERROR RESOLUTION**

In case of errors or questions about online bank transactions, telephone us at 817-390-2000 or write us at 2600 West Freeway, ATTN: Online Banking, Fort Worth, TX 76102 as soon as you can. We must hear from you no later than 60 days after you receive the FIRST statement on which the error or problem appeared.

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

We will investigate your complaint and will correct any problem promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error; so that you will have 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 or require additional documentation and we do not receive it within 10 business days, we may not credit your account until requested documentation has been received.

### **CONTACT US**

You may contact Colonial Savings during normal business hours, 8:30 A.M to 4:30 P.M., Monday through Friday. Colonial Savings phone numbers are 817-390-2000 or 800-937-6001. You may also contact your nearest banking center for information or to report a problem concerning Colonial Online. You may contact us via secure messaging within Colonial Online or via the regular e-mail address of [onlinebank@colonialsavings.com](mailto:onlinebank@colonialsavings.com) . Written correspondence should be sent to Colonial Savings, 2600 West Freeway, ATTN: Online Banking or Bill Pay, Fort Worth, TX 76102.

Colonial Savings may amend the terms and conditions of this disclosure at any time. You will be provided notice at least 30 days in advance if the amendment results in greater cost or liability to you.

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