

Mobile Banking Agreement and Disclosure Agreement:

This agreement contains the terms that govern your use of the My Mobile MVFCU Mobile.

Banking application services. You may use this service to access your accounts on a mobile device. By using Mobile Banking to access an account you are agreeing to the terms of this Agreement which supplements the Account Agreements and Disclosures provided at the time of Account opening. You should review the Account disclosures carefully, as they may include transaction limitations and fees which might apply to your use of Mobile Banking.

Other Agreements:

Minnesota Valley Federal Credit Union does not charge a fee for this service; however, standard data rates from your mobile service provider may still apply. You agree that, when you use Mobile Banking, you remain subject to the terms and conditions of your existing agreements with any unaffiliated service providers, including, but not limited to, your mobile service provider and that this Agreement does not amend or supersede any of those agreements.

Description of Service:

Mobile Banking is offered as a convenience and supplemental service to our Online Banking services. It is not intended to replace access to Online Banking from your personal computer or other methods you use for managing your accounts and services with us. Mobile Banking allows you to access your Minnesota Valley Federal Credit Union account information, transfer funds, view account balances, and view account detail and history. To

utilize the Mobile Banking Service, you must be enrolled to use Online Banking and then register your mobile device within the Online Banking system. We reserve the right to limit the types and number of accounts eligible for mobile banking. We may also reserve the right to modify the scope of the Service at any time. Mobile Banking may not be accessible or may have limited utility over some network carriers. In addition, the Service may not be supportable for all Devices. Minnesota Valley Federal Credit Union cannot guarantee and is not responsible for the availability of data services provided by your mobile carrier, such as data outages or “out of range” issues.

Use of Service:

You agree to accept responsibility for making sure you understand how to use Mobile Banking and that you will contact us directly if you have any problems with Mobile Banking. You will also accept responsibility for making sure that you know how to properly use your Device and Minnesota Valley Federal Credit Union will not be liable to you for any losses caused by your failure to properly use the Service or your Device.

Equipment and Software:

Minnesota Valley Federal Credit Union does not guarantee that your Device or mobile phone service provider will be compatible with Mobile Banking. Mobile phones and other Devices with internet capabilities are susceptible to viruses. You are responsible to ensure that your Device is protected from and free of viruses, worms, Trojan horses, or other similar harmful components (collectively referred to as “viruses”) which could result in damage to programs, files, and/or your phone or could result in information being intercepted by a third party. Minnesota Valley Federal Credit Union will not be responsible or liable for any indirect, incidental, special or consequential damages which may result from such viruses. Minnesota Valley Federal Credit

Union will also not be responsible if any non-public personal information is accessed via Mobile Banking due to any of the above named viruses residing or being contracted by your Device at any time or from any source.