

SoonerNet Internet Account Access Agreement

The undersigned OU Federal Credit Union account holder (Member) hereby requests that OU Federal Credit Union (OUFCU) permit Member's access to all accounts, which Member owns and maintains with OUFCU, via OUFCU's SoonerNet Internet Banking Web Site (SoonerNet). Member acknowledges and agrees that OUFCU, in granting Member's request, shall issue to Member an Initial Personal Identification Number (Initial PIN) to facilitate Member's access to SoonerNet as requested herein and said Initial PIN shall be kept confidential by Member to ensure the security to Member's accounts. Further, Member herewith agrees to change the Initial PIN to a PIN of the Member's sole selection and choosing upon Member's initial access to the SoonerNet, with such initial access by Member to occur within 72 hours of Member's receipt of the Initial PIN. Member agrees to maintain the highest level of security with regard to the Initial PIN and all subsequent SoonerNet access PINS and understands that such security is Member's sole responsibility. Neither OUFCU nor any of its representatives shall ever ask for a Member's PIN.

OUFCU assumes no responsibility, and Member agrees that no such responsibility shall attach to OUFCU, to discover, audit, or report to Member any possible breach in security or use of Member's Initial PIN or any subsequent PIN established by Member. Member agrees to promptly notify OUFCU of any security compromise, or potential security compromise, of Member's Initial PIN or any subsequent PIN established by Member. Member agrees Member shall be and is solely responsible for liability, loss, or damage, if any, resulting from OUFCU's actions, direct or indirect, which result from request and instructions received by OUFCU via SoonerNet when access to Member's account is gained by use, authorized or otherwise, of Member's Initial PIN or any subsequent PIN established by Member and Member does further indemnify and forever hold harmless OUFCU from any and all such liability, loss or damage.

Member authorizes OUFCU to honor and act upon all requests and instructions, which OUFCU receives via SoonerNet with regard to Member's account(s). Member agrees to release OUFCU from responsibility or liability for any inaccuracy, interruption, delay or failure in transmission, and to indemnify and hold OUFCU harmless against claims based thereon, when same are occasioned by any circumstance beyond OUFCU's reasonable control, including but not limited to circumstances associated with the following: SoonerNet availability, wire service availability, weather, power failure, communication line failures, and errors or the lack of responsiveness of other organizations or entities.

Member agrees unless otherwise stated on the Account Card, a multiple account includes rights of survivorship. This means when one owner dies, all sums in the account will pass to the surviving owner(s). For a multiple party account without rights of survivorship, the deceased owner's interest passes to his or her estate. A surviving owner's interest is subject to OUFCU's statutory lien for the deceased owner's obligations, and to any security interest or pledge granted by a deceased owner, even if a surviving owner did not consent to it.

Member agrees that any owner is authorized and deemed to add for any other owner(s) and may instruct us regarding transactions and other account matters. Each owner guarantees the signature of any other owner(s). Any owner may withdraw all funds, stop payment on items, or transfer without the consent of the other owner(s). OUFCU has no duty to notify any owner(s) about any transaction. OUFCU reserves the right to require written consent of all owners for any change to or termination of an account. If OUFCU receives written notice of a dispute between owners or inconsistent instructions from them, we may suspend or terminate the account which requires a court order or written consent from all owners to act.

Member agrees if a deposited item in a multiple party account is returned unpaid, an account is overdrawn, or if we do not receive final payment on a transaction, the owners, jointly and separately, are liable to us for the amount of the returned item, overdraft, or unpaid amount and any charges, regardless of who initiated or benefited from the transaction. If any account owner is indebted to us, we may enforce our right against any account of an owner or all funds in the multiple party accounts regardless of who contributed to them. OUFCU agrees to use reasonable efforts to act upon all instructions received via SoonerNet with regard to Member's account(s) on the OUFCU day of receipt, when such instructions are received prior to deadlines set by

OUFCU. OUFCU may use any means and routes that OUFCU, in its sole discretion, considers suitable for the transmission of fund transfer requests and all other requests. Member assumes full and sole responsibility for all requests and instructions made via the \$oonerNet with regard to Member's account(s). The individual terms and conditions of Member's account(s) shall continue to apply in all respects.

OUFCU may, at its sole option (but not obligation), verify instructions by inquiry to Member at the telephone number(s) specified by Member in the various account records with OUFCU. Said telephone number may be changed by written request of Member; however, such change shall not be effective until received by OUFCU. Member agrees to assign no responsibility whatsoever to OUFCU beyond the duty to exercise ordinary care, and Member agrees that OUFCU shall be conclusively deemed to have exercised ordinary care when OUFCU follows the instructions received via the \$oonerNet and pursuant to the procedures stated therein.

Member shall have no right to reverse, adjust or revoke an instruction after it is received by OUFCU, except by mutual agreement between Member and OUFCU. If Member's specified account does not contain sufficient funds to accomplish a transfer, OUFCU may, at OUFCU's sole option, debit Member's account into overdraft and OUFCU shall not be liable for damage to Member as a result thereof; however, OUFCU shall not be obligated to debit Member's account into overdraft. Member shall pay overdrafts, if any, upon demand, in accord with the terms and conditions of Member's account.

Member agrees to pay such fees as OUFCU may impose from time to time in accordance with OUFCU's customary pricing policies and to reimburse OUFCU for any direct or indirect charges or expenses incurred by OUFCU. OUFCU may debit Member's account to pay such fees.

From time to time the terms and conditions of this agreement may change. Member agrees that Member's acknowledgement and acceptance of these changes via acceptance on the \$oonerNet portal shall be deemed to amend this agreement.

I understand and agree that this Agreement will be governed by the laws of the state in which it is written except to the extent that federal laws control.

System Security

In Internet banking, as with traditional banking systems, security is a primary concern. At OU Federal Credit Union (OUFCU), we have taken every precaution necessary to be sure your information is handled safely and securely. The latest methods in Internet banking system security are used to increase and monitor the integrity of the \$oonerNet online banking system.

The security of \$oonerNet is addressed at many levels. The first concern is the creation and delivery of the Personal Identification Number (PIN). Second, the security of the member's information as it is sent from the member's PC browser to the \$oonerNet server. The third area concerns the security of data transmission between the \$oonerNet server and customer database server. The fourth area involves measures to guard against unauthorized users from logging into the \$oonerNet server. Finally, OUFCU internal policies and procedures have been developed from monitoring \$oonerNet transactions and activity.

OUFCU setting the number to the primary member's last six digits of their social security number accomplishes the initial PIN creation. This assures that no one will be able to accurately guess a PIN created by OUFCU. Once the member logs into the \$oonerNet system for the first time, they are required to change the PIN to an alphanumeric PIN. This ensures that the member is the only person that knows the PIN.

Data security between the PC browser and the \$oonerNet server is handled through a security protocol called Secure Sockets Layer (SSL). SSL provides data encryption, server authentication and message integrity for an Internet connection. In addition, SSL provides a security "handshake" that is used to initiate the connection. This handshake results in the client and server agreeing on the level of security they will use and fulfills any

authentication requirements for the connection. Currently, OUFUCU's \$oonerNet supports and requires data encryption at the highest level (128 bit) available in today's browser software.

The World Wide Web interface receives SSL input and sends requests through a firewall over a dedicated private network to the \$oonerNet server. The World Wide Web interface is the only process capable of communicating through the firewall to \$oonerNet server. Therefore, only authenticated requests communicate with the \$oonerNet server. The \$oonerNet server then sends requests to the customer database server through a private, dedicated communication channel. Just as the World Wide Web interface is the only process capable of communicating with the \$oonerNet server, \$oonerNet is the only process able to send requests to the customer database. Thus, the outside world is removed from the customer database by two dedicated private networks.

The customer information database is housed on an IBM Advanced System1400 server, which implements IBM's AS1400 security. Server storage consists of RAID-5 enabled DASD, which provides uninterruptible data access, even in the event of a hard drive failure. Permanent data storage is handled by an IBM optical jukebox system.

An automated security process constantly monitors login attempts and recognizes failures that could indicate a possible unauthorized attempt to log onto an account. When such trends are observed, steps will be taken automatically to prevent that account from being accessed.

OUFUCU internal policies and procedures are in place to review and report on all \$oonerNet transactions. Automatic event logging, optical report archiving and a full audit trail will allow us to monitor all \$oonerNet activity. Additionally, OUFUCU employs backup and off-site storage of critical data and a full disaster recovery and business resumption plan.

Finally, we at OU Federal Credit Union realm Internet security is a constantly and rapidly changing environment, and that what may work well today, may not work well tomorrow. A regularly scheduled review of all elements of the \$oonerNet system, along with analysis of the latest industry trends, helps ensure your financial information is secure today, and will remain secure in the future.

\$oonerNet Security and You

OU Federal Credit Union has taken every precaution it can to safeguard your financial data in bringing it to the Internet. However, there are a few steps you can take to help us safeguard your information:

1. PIN Security - Your PIN (Personal Identification Number) is the "key" that unlocks your account. Just like you would never give the key to your house to a stranger, you should NEVER give your PIN to anyone. No OUFUCU employee will ever ask you for your PIN, and any attempts by anyone to obtain your PIN should be reported to OUFUCU immediately. In the event you lose or forget your PIN, contact OUFUCU and your PIN will be reset.
2. PIN Selection - It is also important to select a PIN that is not easily guessed. Do not use any number that could be easily linked to you, such as your house number, phone number, or partial Social Security Number. A random set of numbers is best.
3. User ID Selection - When you initially log onto \$oonerNet, you will use your account number as your User ID. OUFUCU recommends that you change it to a word or number that cannot be linked to your account. It's easy. Just log onto \$oonerNet and click on "Services" and then select "Change Your User ID."
4. Windows Password Storage - Some versions of the Microsoft operating system may offer to "remember" your PIN information for you so you do not have to enter it when you login to \$oonerNet. OUFUCU recommends that you do not use this feature. It may save a few keystrokes every time you access your account, but it will also allow anyone who uses your computer to have the same access. And in the event your computer is lost or stolen, a thief will also have this same easy access.

5. Logout - When you finish using the \$oonerNet system, always click on the "Log Out" menu option. This ensures that you are logged out of the system, and the next person to use the computer will not have access to your account

By following these few simple steps, you can help us safeguard your financial information, and make this an easy, safe and secure method of managing your money.

Frequently Asked Questions (FAQs)

What is SoonerNet?

\$oonerNet is a system that allows you to access all of your OU Federal Credit Union (OUFCU) accounts via the Internet.

How do I get started with SoonerNet?

It's easy! Simply complete this form and submit it to the credit union. We will set up access and provide you with a Personal Identification Number (PIN).

What do I need to access SoonerNet?

You will need the following items to access \$oonerNet:

- An active OUFCU account (Savings, Checking, Loan, CD, etc.)
- A computer with internet access
- Browser software that supports 128-bit encryption. This includes Internet Explorer version 4.0 and later, or Netscape
- Navigator version 4.0 and later. Due to development issues, Internet Explorer is recommended.
- A \$oonerNet User ID and PIN

Is SoonerNet secure?

In Internet banking, as with traditional banking systems, security is a primary concern. At OU Federal Credit Union (OUFCU), we have taken every precaution necessary to be sure your information is handled safely and securely. The latest methods in Internet banking system security are used to increase and monitor the integrity of the \$oonerNet online banking system.

The security of \$oonerNet is addressed at many levels. The first concern is the creation and delivery of the Personal Identification Number (PIN). Second, the security of the member's information as it is sent from the member's PC browser to the \$oonerNet server. The third area concerns the security of data transmission between the \$oonerNet server and customer database server. The fourth area involves measures to guard against unauthorized users from logging into the \$oonerNet server. Finally, OUFCU internal policies and procedures have been developed from monitoring \$oonerNet transactions and activity.

Please see 'System Security' for more information.

How can I help to maintain the security of my SoonerNet account?

Please see "\$oonerNet security and You."

How much does SoonerNet cost?

\$oonerNet is free! The standard OUFCU fees associated with overdrafts and stop payments still apply.

What accounts can I access with SoonerNet?

You can access any active account, including checking, savings, loans, or CDs that you may have.

How often can I view account information?

SoonerNet is available 24 hours a day, seven days a week. There may be occasional times when the system, or portions of the system, is unavailable due to system maintenance and/or updates.

How frequently is account information updated?

SoonerNet is a "live" connection to your account information. When a transaction is performed using SoonerNet, it is updated immediately on the OUFUCU system.

What happens if I forget my PIN?

Contact OUFUCU and your PIN will be reset.

How can SoonerNet help me manage my money?

You can download account information from SoonerNet into personal financial software such as Microsoft Money and Quicken. Due to development issues, Microsoft Money is recommended. You can also download information into a spreadsheet as comma delimited text.

SoonerNet also helps you manage your money in the following ways:

- Account History: You can view your account history for any account you own. Did a certain check clear? Did my automated payroll deposit arrive? SoonerNet makes it easy to access this type of information.
- Inquiries: You can customize inquiries to view transactions by type, time period or dollar amounts.
- Transfer Funds: You can easily transfer funds from your checking, savings and line-of-credit accounts to other OUFUCU accounts.
- Check Request: You can request that a check be drawn on any of your accounts that allow withdrawals. The check will be made out and mailed directly to you.
- Stop Payments: Checkbook lost or stolen? Stop payments immediately with SoonerNet

How far back can I view my account history?

Account Type	Available Account History
Checking	3 Months
Savings	6 Months
Christmas and Vacation Club	12 Months
Certificate of Deposits	12 Months
Loans	12 Months