

Noble Federal Credit Union

Online banking - Consumer Liability Disclosure

By accessing your account(s) through Online Banking with Noble Federal Credit Union you agree that it is your responsibility to safeguard your PIN (Personal Identification Number). It is important that you memorize the PIN code, do not write it down and never share it with anyone that you do not give full authorization for access to all money in all accounts and lines of credit. It is your responsibility to prevent unauthorized transactions and/or any account access. Further, you assume all responsibility for any losses that occur on your account due to negligence of failing to protect your PIN from unauthorized use. You also agree that Noble Federal Credit Union may revoke Internet Account Access if unauthorized account access and/or transactions occur as the apparent result of your negligence in safeguarding your PIN. Additionally, your privilege may be revoked for any violations of the terms of use, for use of the system for illegal activities, for any activities as described in the Account Terms and Disclosure booklet that you were given at the time you opened your account, or for any other use that in the opinion of Noble Federal Credit Union, is determined to present unreasonable risk of damage or loss to the Credit Union, its members or third parties.

Notify Noble Federal Credit Union **IMMEDIATELY** if you believe your PIN has been lost or stolen, or your account has been accessed without your authorizations. During business hours, please telephone us at 559-252-5000 or write to us at P. O. Box 8027, Fresno, CA 93747 or notify us in person at any branch. You could lose all the money in your accounts plus the maximum overdraft line of credit. If you notify us within two (2) business day's after you learn of unauthorized access, you can lose \$50 if someone used your accounts without your permission. Please refer to your membership agreement and/or the EFT disclosure provided to you by the Credit Union for complete disclosure of dispute resolutions and responsibility for loss. Remember, it is solely your responsibility to safeguard your PIN. Noble Federal Credit Union has no access to your PIN code.