



As used in this Agreement, the words “we,” “our,” “us”, and “the Homestead” mean St. Landry Homestead Federal Savings Bank. “I,” “you” and “your” refer to the account holder authorized by the Homestead to use Online Banking under this Agreement and anyone else authorized by that account holder(s) to exercise control over the account holder’s funds through Online Banking. “Account” or “accounts” means your online accounts. “Electronic funds transfers” means transfers to and from your accounts using Online Banking, including bill payments. “Online Banking Services” means the services provided pursuant to this Agreement, including the Bill Payment Service. “Business days” means Monday through Friday, excluding holidays.

## Online Banking Agreement

This Agreement is a contract establishing the rules, which cover your electronic access to your accounts at St. Landry Homestead Federal Savings Bank through Online Banking. You may access the Homestead web site [www.stlandryhomestead.com](http://www.stlandryhomestead.com).

By using Online Banking, you accept all terms and conditions of this Agreement. The terms and conditions of the deposit and loan agreements and disclosures for each of your Homestead accounts, as well as your other agreements with the Homestead, continue to apply notwithstanding anything to the contrary in this Agreement. This Agreement is subject to applicable federal laws and the laws of the State of Louisiana (except to the extent this Agreement can and does vary such rules or laws). If any provision of this Agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect.

The headings in this Agreement are for convenience or reference only and will not govern the interpretation of the provisions. Any waiver (express or implied) by either party of any default or breach of this Agreement must be in writing and shall not constitute a waiver of any other or subsequent default or breach. You may not assign this Agreement. This Agreement is binding upon your heirs and the Homestead’s successors and assigns. Certain obligations of the parties pursuant to this Agreement, that by their nature would continue beyond the termination, cancellation or expiration of this Agreement, shall survive termination, cancellation or expiration of this Agreement.

This Agreement, together with the Online Disclaimer and Intellectual Property Notice, constitutes the entire agreement between you and the Homestead with respect to the subject matter hereof and there are not any agreements relative hereto which are not fully expressed herein.

## Account Requirement

This service is available on all checking accounts. All accounts that are titled in the same manner will automatically have online access with full access rights. By using the Internet Banking Service, you agree to maintain one or more accounts with us.

## Accessible Accounts and Services

The following accounts or services are accessible via Online Banking:

Student Checking	Senior Citizens Checking Account
Homestead Value Checking Account	Now Checking Account
Money Market Account	Savings Account
Certificate of Deposit	Christmas Club Account
Commercial Checking Account	IRA Time Deposit
Commercial Money Market Account	Commercial Now Account
	All Loan Types



## Restricted Accounts

Some accounts have transaction limitations or restrictions. These accounts are:

Money Market Account	Deposits and withdrawals permitted*
Commercial Money Market Account	Deposits and withdrawals permitted*
Savings Account	Deposits and withdrawals permitted*
Certificate of Deposit	No transactions allowed – View Only
IRA Time Deposit	No transactions allowed – View Only
All Loan Types	View and Payments

\* Depositors may not make more than six (6) preauthorized withdrawals, (including, but not limited to withdrawals made by an automated clearing house, telephone, internet, or wire) or by check monthly. These limitations do not apply to withdrawals made through automated teller machines, over-the-counter, mail or messenger.

## Cut-off Times

Retail Online Banking            10:01 p.m. C.S.T.

Business Online Banking        7:00 p.m. C.S.T.

Bill Payment                        9:00 p.m. C.S.T.

## Charges

You agree to pay the charges as set forth in the current charge schedule for your use of Online Banking Services. You can choose which checking account you wish to have your monthly charges debited from, but if you do not choose, then you agree that all such charges will be deducted from the checking account designated as the Primary Checking Account. If you close your Primary Checking Account, you must contact us immediately to designate another account as your Primary Checking Account. You agree to pay any additional reasonable charges for services you request not covered by this Agreement. You are also responsible for telephone and Internet service fees incurred in connection with your use of Online Banking.

View Account Balances – No Charge

View Account History – No Charge

Export Account History – No Charge

Search for a History Item – No Charge

Reconcile an Account – No Charge

Transfer Funds – No Charge

Reorder Checks Check prices vary depending on check style and quantity ordered

Stop Payment (per request) – \$22.00

Stop Payment (Bill Payment – per request) – \$22.00



Check Free (Bill Payment) (Unlimited per month) – \$4.95

PopMoney (peer to peer payments-access from CheckFree) \$0.50 per transaction

## Internet Security Information

Fiserv provides our Online Banking service. Fiserv utilizes a comprehensive security strategy to protect accounts and transactions conducted through the Internet. In-depth information on many of the techniques and features employed by the system can be viewed or printed from our website where the system's consumer or commercial features are explained. In addition to our login security,

***Fiserv uses SSL (secure socket layer) encryption technology.***

Your browser automatically activates this technology when it attempts to connect to our system and it will support 128-bit key lengths. Whenever SSL is securing your communications, the browser will typically indicate the "secure session" by changing the appearance of a small padlock icon at the bottom of the screen from open to locked. Your communications are scrambled from your browser to our servers at all times, so no unauthorized party can read the information as it is carried over the Internet. Additionally, our servers have been certified by a "Certificate Authority" to assure you that you are actually talking to our servers instead of someone pretending to be us.

During your use of the Online Banking system, we will pass a "cookie" to your browser to identify you. "Cookie" means security data given to a browser by a web server and returned by the browser on subsequent transmissions to identify the user and encryption information. We do not (and cannot) use our cookies to obtain new information about you. When you log onto the system, the cookie enables us to process multiple transactions during the session without you having to provide your username and password for each individual transaction.

After 30 minutes or when you log off, the session cookie is no longer accepted and the password must be entered. A new cookie is used for each session, so that no one can use the cookie to access your account.

## Recommended System Requirements

The recommended system requirements include: Processor Pentium 90, RAM 32 MB, Modem Speed 28.8 kbps, and Browser (128 bit encryption). The browsers that are qualified to run Online Banking are Internet Explorer, version 11, MS Edge, Chrome (current version), Firefox (current version), Safari, version 7.0+, and Safari for iOS version 7+. The Homestead also requires that each user's browser have a minimum configuration. This allows the Homestead to store user information and to maintain strict security standards. These browser settings are as follows: Cookies allowed, Java script enabled, and Secure Socket Layer (SSL) version 2.0 or higher.

## Registration Process

The service requires you to complete the initial registration process. This involves following enrollment screens online. The information on the enrollment screens identifies everything we will need to enable the service.

## Access

To use Online Banking, you must have at least one account, access to an Internet service provider, and an email address. Once we process your enrollment and verify your account information, we will provide you with your temporary username and temporary password. Accounts available for Online Banking are determined by your ownership on each account. We undertake no obligation to monitor transactions through Online Banking to determine they are made on behalf of the account holder.



## System Services

You can use our Internet Banking Services to check the balance of your accounts, view account histories, transfer funds between your accounts, order checks, make stop payment requests, view checks, make loan payments (including principal payments), view statements and pay bills from your accounts. Other features are available that are not listed here. Balance shown reflects the most recent data available online. Transactions made after 10:01 p.m. C.S.T. will appear the following day.

*We reserve the right to block transactions, which may be deemed illegal or a violation of regulations under state or federal laws. If such transactions are conducted on your account, we will terminate your services immediately.*

## Hours of Access

Online Banking is available seven days a week, twenty-four hours a day, although occasionally some or all Online Banking services may not be available due to emergency or scheduled system maintenance. We agree to post notice of any extended periods of non-availability on the Online Banking website.

## Your Username and Password

For security purposes, you are required to change your username and password upon your initial login to Online Banking. You determine what username and password you will use; the identity of your password is not communicated to us. You agree that we are authorized to act on instructions received under your password. You accept responsibility for the confidentiality and security of your password. Upon three unsuccessful attempts to use your password, your access to Online Banking will be terminated. To reestablish your authorization to use Online Banking, you must contact us by telephone, between the hours of 8:30 a.m. – 4:15 p.m. C.S.T., Monday through Thursday, 8:30 a.m. – 5:30 p.m. C.S.T., Friday, or visit any branch to have your password reset or to obtain a new temporary password. We recommend you create a password 8 to 16 characters that utilizes both upper- and lower-case alpha and numeric characters as well as a special character for purposes of security. Your password should not be associated with any commonly known personal identification, such as social security numbers, address, date of birth, or names of children, and should be memorized rather than written down.

## Online Disclaimer and Intellectual Property Notice

St. Landry Homestead Federal Savings Bank endeavors to provide you with the highest quality online banking available. However, due to the unpredictable nature of the Internet, occasional inaccessibility to our website should be expected. Additionally, the Homestead cannot and does not guarantee the completeness or accuracy of the information provided herein.

Online bill payment is provided to you for your convenience. The actual payment of such bills is handled by an independent third party, Fiserv CheckFree, and the Homestead cannot and will not guarantee or be held responsible for the completion and accuracy of such transactions.

The Homestead reminds you that the Internet lacks inherent security for commercial transactions and therefore St. Landry Homestead Federal Savings Bank cannot and does not guarantee that downloads from this site will not contain a virus or other destructive device. Additionally, you provide, request and receive information from this site with the knowledge that such information can be intercepted and/or viewed by unknown third parties. Please contact us at (337) 948-3033 with any questions you may have regarding the above information and disclaimers.

The Internet Banking System (IBS) is a trademark of Fiserv Solutions, Inc... (All other brand and product names are trademarks or registered trademarks of their respective owners.) Features and services availability are subject to change without notice.

## Security



You understand the importance of your role in preventing misuse of your accounts through Online Banking, and you agree to examine the statement for each of your accounts. You agree to protect the confidentiality of your account and account number, and your personal identification information. You understand that personal identification information by itself or together with information related to your account may allow unauthorized access to your account. Your username and password are intended to provide security against unauthorized entry and access to your accounts. It is recommended that you do not use the password saving function, as this only increases the risk of an unauthorized person accessing your information or performing unauthorized transactions. Data transferred via Online Banking is encrypted in an effort to provide transmission security; Online Banking utilizes identification technology to verify that the sender and receiver of Online Banking transmissions can be appropriately identified by each other. Notwithstanding our efforts to ensure that the Online Banking is secure, you acknowledge that the Internet is inherently insecure and that all data transfers, including electronic mail, occur openly on the Internet and can potentially be monitored and read by others. We cannot and do not warrant that all data transfers utilizing Online Banking, or email transmitted to and from us, will not be monitored or read by others. INTERNET E-MAIL IS NOT A SECURE METHOD OF COMMUNICATION AND WE RECOMMEND YOU DO NOT SEND CONFIDENTIAL INFORMATION BY INTERNET E-MAIL. YOU CANNOT USE INTERNET E-MAIL TO INITIATE TRANSACTIONS ON YOUR ACCOUNT(S).

## Posting of Transfers

Transfers initiated through Online Banking before 10:01 p.m. C.S.T. on a business day (except Federal holidays) are posted to your account the same day. Transfers completed after 10:01 p.m. C.S.T. on a business day, Saturday, Sunday or banking holiday will be posted on the night of the next business day.

Online Banking identifies a transfer based upon the username of the user who made the electronic transfer.

You agree to communicate to any other persons with authorized access to your accounts concerning any transfers or bill payments from your accounts, in order to avoid overdrafts.

### ***Overdrafts (Order of Payments, Transfers and other Withdrawals)***

If your account has insufficient funds to perform all electronic fund transfers you have requested for a given business day, then:

1. Electronic fund transfers involving currency disbursements, like ATM withdrawals, will have priority,
2. Electronic fund transfers initiated through Online Banking, which would result in an overdraft of your account may, at our discretion, be cancelled and
3. In the event that electronic fund transfers initiated through Online Banking, which would result in an overdraft of your account, are not cancelled, overdraft charges will be assessed pursuant to the terms of the deposit agreement for that account.

## Limits on Amounts and Frequency of System Transactions

The number of transfers from accounts and the amounts that may be transferred are limited pursuant to the terms of the applicable deposit agreement and disclosure for those accounts. If a hold has been placed upon deposits made to an account from which you wish to transfer funds, you cannot transfer the portion of the funds held until the hold expires.

## System Bill Payment Service

You must designate the following: the account from which payments are to be made; the complete name of the payee, the account number, and the payee's remittance address, all exactly as shown on the billing statement or invoice; the amount of the payment and the date you want the payment to be debited from your account. If the date you want the payment to be debited from your account is not a business day, your account will be debited during the next business day (except Federal holidays) before 4:00 p.m. C.S.T. By using the Online Banking Bill Payment Service option, you agree that, based upon instructions



received under your password, we will debit your designated account by electronic transfer, or by debiting and remitting funds on your behalf. We reserve the right to refuse payment to any payee designated by you. If we do so, we will notify you promptly.

## Scheduling System Payments

If the payee is to be paid by paper check, you understand and agree that paper checks are mailed to the payee and the payee may not receive the payment until 5 to 8 business days after the date the payment is debited from your account. You understand and agree that we are not responsible for the timely delivery of mail or the improper transmission or handling of payments by a third party, such as the failure of the Bill Payment payee to properly post a payment to your account. You understand and agree that a future dated payment is a one-time payment scheduled to be paid on the date you designated in the Bill Payment setup. You also understand and agree that recurring payments are payments scheduled to be paid on a regular basis automatically on a pre-determined schedule for the same amount as you designated in the Bill Payment setup, without any further action by you. The monthly Bill Payment charges will be assessed to your account using the indicated primary checking account number setup at enrollment.

## Cancel a Bill Payment

To cancel a Bill Payment scheduled through Online Banking, you must cancel the payment online via Online Banking (by following the onscreen instructions) before 4:00 p.m. C.S.T on the date the payment was submitted.

## Stop Payment Requests

Stopping the payment of a check is different from the cancellation of a bill payment. Once an Electronic Bill Payment has been debited from your account, you CANNOT cancel or stop it. You may be able to stop an Online Banking Bill Payment paid by paper draft by contacting CheckFree using the information provided on the bill pay home page. You will incur stop payment charges as disclosed in the current fee schedule for the applicable account.

The Online Banking stop payment feature only allows stop payment requests for paper checks you have written (non-electronically) on your accounts (not Online Banking Bill Payer paper drafts.) Information provided must be accurate and complete to ensure that the correct check is stopped. Online stop payment requests that are received after banking hours will be processed at bank opening on the business day following the date the stop payment was requested. To be effective, this type of stop payment request must precisely identify the name of the payee, the check number, the amount and the date of the check.

## Periodic Statements

Transfers to and from your accounts using Online Banking will appear on your account statements.

## Change in Terms

We may change any term of this Agreement at any time. If the change would result in increased fees for any Online Banking service, increased liability for you, fewer types of available electronic fund transfers or stricter limitations on the frequency or dollar amount of transfers, we agree to give you notice at least 30 days before the effective date of any such change, unless an immediate change is necessary to maintain the security of an account or our electronic fund transfer system. We will post any required notice of the change in terms on the Homestead Online Banking website or forward it to you by email or by postal mail. Your continued use of any or all of the subject Online Banking Services indicates your acceptance of the change in terms. We reserve the right to waive, reduce or reverse charges or fees in individual situations. You acknowledge and agree that changes to fees applicable to specific accounts are governed by the applicable deposit agreements and disclosures.

***In Case of Errors or Questions about Your Electronic Transfers, including Bill Payments***



Contact us immediately if you think your statement is wrong, or if you need more information about a transfer listed on your statement. We must hear from you no later than 60 days after we sent the FIRST statement upon which the problem or error appeared. When you contact us:

1. Tell us your name and account number;
2. Describe the error or 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 and if the suspected error relates to a bill payment made via the Online Banking Bill Payment Service, tell us the payee name, the date the payment was sent, payment amount, ID number and the payee account number. (This information appears on the Bill Payment View Posting Screen). If you contact us by telephone, we will require that you send us your complaint or question in the form of paper writing by postal mail, in person, or by fax within 10 business days. We will communicate the results of our investigation to you within 10 business days after you contact us, and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10 business days 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 in writing within 10 business days, we may not provisionally credit your account. If we decide that there was no error, we will send you a written explanation within 3 business days after completion of our investigation. You may ask for copies of the documents used in our investigation. If we have made a provisional credit, a corresponding debit will be made from your account.

## Our Liability for Failure to Make a Transfer

If we do not complete a transfer to or from your account, including a bill payment, on time or in the correct amount, according to our agreement with you when you have properly instructed us to do so, we will be liable to you for your losses caused as a result. However, there are some exceptions. We will NOT be liable for:

1. If, through no fault of ours, you do not have enough money in your account to make a transfer;
2. If a legal order directs us to prohibit withdrawals from the account;
3. If you submit a transfer debit from a restricted account that does not allow online debits;
4. If your account is closed, or if it has been frozen;
5. If the transfer would cause your balance to go over the credit limit of an established line of credit or the credit limit for any credit arrangement set up to cover overdrafts;
6. If you, or anyone authorized by you, commits any fraud or violates any law or regulation;
7. If any electronic terminal, telecommunication device, or any part of the electronic fund transfer system is not working properly and you knew about the problem when you started the transfer;
8. If you have not provided us with correct payment information for the Bill Payment Service, including, without limitation, the name, address, your payee-assigned account number, payment date and payment amount for the payee on a bill payment;
9. If you have not properly followed the onscreen instructions for using Online Banking; or
10. If circumstances beyond our control (such as fire, flood, interruption in telephone service or other communication lines) prevent the transfer, despite reasonable precautions that we have taken.
11. There may be other exceptions.

## Your Liability for Unauthorized Transfers

CONTACT US AT ONCE if you believe your password has been lost, stolen, used without your authorization or otherwise compromised or if someone has transferred or may transfer money from your accounts without your permission. An immediate telephone call to us is the best way to reduce any possible losses. You could lose all money in your accounts (plus your maximum overdraft line of credit, if any). If you contact us within 2 business days after you learn of the loss, theft, compromise, or unauthorized use of your password, you can lose no more than \$50 if someone used your password without your permission. If you do NOT contact us within 2 business days after you learn of the loss, theft, compromise, or unauthorized use of your password, and we can prove we could have stopped someone from using your password to access your accounts 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, contact us at once. If you do not tell us within 60 days after the statement was provided to you, you may not get back any money you lost through transactions made after the 60 day time period 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 hospital stay) kept you from contacting us, we will extend the time periods.

## Disclaimer of Warranty and Limitation of Liability

We make no warranty of any kind, express or implied, including any implied warranty of fitness for a particular purpose, in connection with the Online Banking services provided to you under this Agreement. We do not and cannot warrant that Online Banking will operate without errors, or that any or all Online Banking Services will be available and operational at all times. Except as specifically provided in this Agreement, or otherwise required by law, you agree that our officers, directors, employees, agents or contractors are not liable for any indirect, incidental, special or consequential damages under or by reason of any services or products provided under this Agreement or by reason of your use of or access to Online Banking, including loss of profits, revenue, data or use by you or any third party, whether in an action in contract or tort or based on a warranty. Further, in no event shall the liability of The Homestead and its affiliates exceed the amounts paid by you for the services provided to you through Online Banking. In the event that account aggregation services for Online Banking are offered, it is agreed that the Homestead will not be held liable for any loss, which may result from the enlistment of another third party.

## Disclosure of Account Information

We will disclose information to third parties about your account or the transfers you make:

1. Where it is necessary for completing transfers or resolving errors involving transfers,
2. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant,
3. In order to comply with a government agency or court order, or
4. If you give us your prior written permission.

## Virus Protection

The Homestead is not responsible for any electronic virus or viruses that you may encounter. We encourage our customers to routinely scan their PCs and diskettes using a reliable virus detection product to detect and remove any viruses. Undetected or unrepaired viruses may corrupt and destroy your programs, files and even your hardware. Additionally, you may unintentionally transmit the virus to other computers.

## Your Right to Terminate

You may cancel your Online Banking service at any time by providing us with written notice by postal mail or fax. Your access to Online Banking will be suspended within three business days of our receipt of your instructions to cancel the service. You will remain responsible for all outstanding charges incurred prior to the date of cancellation.

## Our Right to Terminate

You agree that we can terminate or limit your access to Online Banking services for any of the following reasons:

1. Without prior notice, if you have insufficient funds in any one of your accounts; Online Banking Service may be reinstated, at our sole discretion, once sufficient funds are available to cover any fees, pending transfers and debits;
2. Upon 3 business days notice, if you do not contact us to designate a new Primary Checking Account immediately after you close your Primary Checking Account and
3. For any other reason in our sole discretion without notice.

## Enforcement





In the event either party brings a legal action to enforce this agreement or collect amounts owing as a result of any account transaction, the prevailing party shall be entitled to reasonable attorney's fees and costs, including fees on any appeal, subject to any limits under applicable law.

## **Communications between the Homestead and You**

Unless this Agreement provides otherwise, you may communicate with us in any one of the following ways:

1. Email -You may contact us by email at [slh@stlandryhomestead.com](mailto:slh@stlandryhomestead.com) (please note that banking transactions through Online Banking are not made via email);
2. Telephone – You may contact us by telephone at Opelousas 337-948-3033, Port Barre 337-585-2301, and Eunice 337-457-8196.
3. Facsimile – You may contact us by fax at 337-948-6721;
4. Postal Mail – You may write to us at: St. Landry Homestead Federal Savings Bank, P O Box 1909, Opelousas, LA 70571-1909.
5. In Person – You may visit us in person at any one of our locations: Opelousas: 235 North Court Street; Eunice: 840 East Laurel Avenue; Port Barre: 341 Saizan Avenue.

## **Business Days & Hours of Service**

Our business days are Monday through Thursday 8:30 AM-4:00 PM and Friday 8:30 AM-5:30 PM excluding Holidays.