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OLYMPIA FEDERAL SAVINGS– Olympia, WA

Online Internet Banking Terms and Conditions Agreement

This Agreement describes your rights and obligations as a user of the Online Banking or the Bill Payment Services ("Service" or "Services"). It also describes the rights and obligations of Olympia Federal Savings. Please read this Agreement carefully. As an authorized account holder you must abide by the terms and conditions of this agreement, and those provided to you at account opening, in order to use this Service.

CUSTOMER DISCLOSURE AND AGREEMENT TO RECEIVE ELECTRONIC COMMUNICATIONS

By selecting the "I Accept" button below, you are (1) acknowledging your receipt of the information listed below, (2) agreeing that any contract you enter into with Olympia Federal Savings for the provision of certain Online Banking Services, may be in electronic form, and (3) agreeing that certain information that may be delivered in connection with the services may also be in electronic form.

You are also acknowledging receipt of the following information and agree that:

- We may provide you with this Agreement and any revisions and amendments thereto in electronic form, and that, if you choose to accept the Agreement, you are consenting to enter into and are entering into an agreement electronically that will govern all future transactions you conduct using the service.
- We may provide you revisions and amendments to the Agreement and such other information, (including but not limited to information under Regulation E and under other applicable banking or financial services laws or regulations in connection with the Service), electronically as a part of the Agreement or otherwise as a part of the Services. While you may print and retain a copy of the Agreement or any information provided to you in relation to the Service, we only provide these documents electronically.
- You have a right at any time to withdraw, without service charges, your consent to receive information electronically; however, because the agreement and the information are provided only in electronic format, your withdrawal of consent will terminate all the Services.
- If you wish to withdraw consent to receive information electronically, to terminate the Services, or to update your information such as a change of address, or email address, you may call Olympia Federal Savings at (360) 754-3400 or 800-865-3470, or send a letter to:

Olympia Federal Savings
Attention: Online Banking
P.O. Box 1338
Olympia, WA 98507-1338

- You are able to access information that is provided in the same manner as the information and services via the Internet.

DEFINITIONS

The following definitions apply in this Agreement:

- **Online Banking** is the Internet-based service providing access to your account(s) under the terms set forth in this Online Internet Banking Terms and Conditions Agreement.
- **Online Account** is an Olympia Federal Savings account from which you will be conducting transactions using this service.

- **Password** is a series of numbers and/or letters that you select after the initial sign-on that establishes your connection to Online Banking.
- **Business Day** generally refers to Monday through Thursday, 8:30 a.m. to 5:30 p.m. and Friday until 6:00 p.m. PST, excluding holidays as determined by Olympia Federal Savings. All Online transaction requests received after the business day, or on a non-business day, will be processed immediately, but will not post to accounts until the following business day after checks processed during nightly processing.
- **Time of Day** refers to Pacific Standard Time.
- **We, Us, Our, or Olympia Federal Savings** refer to Olympia Federal Savings, which offers the services provided under this agreement and holds the accounts accessed by the services.

ACCESS TO SERVICES

Olympia Federal Savings will provide online instructions describing how to use the Online Banking Service or Bill Payment Service. To gain access to this service you will need your Access ID and your Password.

HOURS OF SERVICE ACCESS

Generally the service is available 24 hours a day, although transactions may not be processed until the next business day. You may not be able to access the service during special maintenance and upgrade periods, which are usually Wednesday 9:00 p.m. to Thursday 3:00 a.m., PST and Sunday from 9:00 p.m. until Monday 3:00 a.m. PST.

USE OF YOUR SECURITY PASSWORD

The safety of our customers accounts and account information is of paramount importance to Olympia Federal Savings. We go through great lengths to protect confidentiality and the security of your account, and urge you to do the same. You agree not to allow anyone to gain access to the services or to let anyone know your password used with the services. You agree to assume responsibility for all transactions initiated through the services with your Olympia Federal Savings user-ID, up to the limits allowed by applicable law. While Olympia Federal Savings continues to provide our customers with the level of online security we believe necessary and appropriate, customers who share their user-IDs and passwords are giving up the full benefit of our security measures and legal protections to which they may be entitled. **No Olympia Federal Savings representative will ever call and ask for your Access ID or User Password.**

LOST OR STOLEN PASSWORDS

If your password has been lost or stolen, call Olympia Federal Savings immediately at (360) 754-3400 or 800-865-3470, during business hours. Contacting Olympia Federal Savings by phone is the best way of minimizing your losses. You may also restore the security of your service by immediately changing your password. If you believe your password has been lost or stolen and you notify us within 2 business days after you learn of the loss or theft, you can lose no more than \$50.00 if someone uses your password to conduct unauthorized electronic funds transfers without your permission. If you do NOT notify us within two (2) business days after you learn of the loss or theft of your password, and we can prove we could have stopped someone from using your password to conduct unauthorized electronic funds transfers without your permission if you had told us, you could lose as much as \$500.00.

BANKING TRANSACTIONS WITH ONLINE BANKING

In addition to viewing account information, you may use Online Banking to conduct the following transactions:

- Transfer funds between your linked checking, savings, money market, and loan accounts.
- Initiate bill payments.

NOTE: Because regulations require Olympia Federal Savings to limit pre-authorized transfers (including Online Banking transfers), the following limitations apply:

- Transfers from a Statement Savings Account to another account or to third parties by preauthorized, automatic, telephone or computer transfer are limited to six (6) per month with no transfers by check, debit card or similar order to third parties.
- Transfers from a Money Market deposit account—to another account or to third parties by preauthorized, automatic, telephone or computer transfer are limited to six per statement cycle with no than more than three (3) by check, draft, debit card or similar order to third parties.

New services may be introduced for Online Banking from time to time. Olympia Federal Savings will notify you of the existence of these new services. By using these services when they become available, you agree to be bound by the rules that will be made available to you concerning these services.

STATEMENTS

You will continue to receive your regular account statement either monthly or quarterly, depending on the type of account. If your statement shows transfers that you did not make, notify Olympia Federal Savings immediately at (360) 754-3400 or 800-865-3470, or send a letter to:

Olympia Federal Savings
Attention: Online Banking
P.O. Box 1338
Olympia, WA 98507-1338

If you do not notify Olympia Federal Savings within sixty (60) calendar days after the statement was mailed to you, you may not recover any money lost after the sixty calendar (60) days which would not have been lost if Olympia Federal Savings has been notified in time.

ERRORS AND QUESTIONS

In case of errors or questions regarding an Online Banking or Bill Payment transactions, you may call Olympia Federal Savings at (360) 754-3400 or 800-865-3470, or send a letter to:

Olympia Federal Savings
Attention: Online Banking
P.O. Box 1338
Olympia, WA 98507-1338

We must hear from you at the specified telephone number or address no later than sixty (60) calendar days after we sent you the first statement on which the problem or error appeared. We will need:

- Your name and account number.
- Describe the error or the transfer in question, and an explanation concerning why you believe it is an error or need more information.
- The dollar amount of the suspected error.
- The date on which it occurred.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If more time is needed, however, we may take up to forty-five (45) days to investigate your complaint or question. If this occurs, we will credit your account within ten (10) business days for the amount you think is in error. This will allow you to use the money during the time it takes us to complete our investigation. If your complaint or question is not received in writing within ten (10) business days from your original contact, we may not credit your account until the investigation is completed.

If your notice of error concerns a transaction that occurred during the first 30 days after the first deposit to the account was made, the applicable time periods are (20) twenty business days in place of (10) ten business days and (90) ninety calendar days in place of (45) forty five calendar days.

If we determined that no error occurred, we will send you a written notice within three (3) business days after completing the investigation. You may request copies of the documents that were used in the investigation.

You agree that Olympia Federal Savings may respond to you by e-mail with regard to any claim of unauthorized electronic fund transfer related to the service. Any such electronic mail sent to you by Olympia Federal Savings shall be considered received within three (3) business days of the date sent by Olympia Federal Savings, regardless of whether or not you sign on to the service within that time frame.

LIMIT OF OLYMPIA FEDERAL SAVINGS RESPONSIBILITY

Olympia Federal Savings agrees to make reasonable efforts to ensure full performance of Online Banking. Olympia Federal Savings will be responsible for acting only on those instructions sent through Online Banking which are actually received, and cannot assume responsibility for circumstances over which OLYMPIA FEDERAL SAVINGS has no direct control. This includes but not limited to, the failure or malfunctions in communication facilities, which may affect the accuracy or timeliness of messages you send. Olympia Federal Savings is not responsible for any losses should you give incorrect instructions, or if your payment instructions are not given sufficiently in advance to allow for timely payment or delays in mail service.

Any information you receive from Olympia Federal Savings is believed to be reliable. However, it can only be provided on a best-efforts basis for your convenience and is not guaranteed. Olympia Federal Savings is not liable for any deficiencies in the accuracy, completeness, availability, or timeliness of such information or for any investment or other decision made using this information.

Olympia Federal Savings is not responsible for any fees incurred for Internet access, or for any computer virus or related problems that may be attributable to services provided by any Internet access service provider.

You are responsible for obtaining, installing, maintaining, and operating all computer hardware and software necessary for performing Online Banking. Olympia Federal Savings will not be responsible for any errors or failures from the malfunction or failure of your hardware or software.

The limit of Olympia Federal Savings liability shall be as expressly set forth herein. Under no circumstances will Olympia Federal Savings be liable in contract, tort, or otherwise for any special, incidental, or consequential damages, whether or not foreseeable. By consenting to use the services, you agree to waive any and all right to any of the aforesaid, and you acknowledge that the limit of your remedy is as otherwise expressly set forth herein.

OLYMPIA FEDERAL SAVINGS RESPONSIBILITY

Olympia Federal Savings will be responsible for your actual losses if they were directly caused by our failure to complete or cancel a transfer as properly requested.

However, we will not be responsible for your losses if:

- Through no fault of Olympia Federal Savings, you do not have enough money in your account to make the transfer.
- Through no fault of Olympia Federal Savings, the transaction would have caused you to exceed your available credit.
- Circumstances beyond our control (e.g., fire, flood, power outage, mail delivery delays, equipment or

technical failure or breakdown) prevent the transfer, despite reasonable precautions that we have taken.

- There is a hold on your account, or if access to your account is blocked in accordance with banking policy.
- Your funds are subject to legal process or other encumbrance restricting the transfer.
- Your transfer authorization terminates by operation of law.
- You believe someone has accessed your accounts without your permission and you fail to notify Olympia Federal Savings immediately.
- You have not properly followed the scheduling instructions, included in this agreement, to make a transfer or the payee refuses the service.
- For the failure of any payee to correctly account for or credit the payment in a timely manner.
- We have received incomplete or inaccurate information from you or a third party involving the account or transfer.
- For changes to the payees address or account number (unless you have advised us of the change within three (3) business days in advance).
- We have a reasonable basis for believing that unauthorized use of your password or account has occurred or may be occurring, or if you default under this Agreement, the Deposit Account Agreement, a credit agreement, or any other agreement with us, or if we or you terminate this Agreement.

There may be other exceptions stated in this agreement and in other agreements with you. In no event shall we be liable for damages in excess of your actual loss due to our failure to complete a transfer, and we will not be liable for any incidental or consequential damages.

If any of the circumstances listed above shall occur, we shall assist you with reasonable efforts in taking appropriate corrective action to reprocess the transactions that may not have been completed or to correct incorrect transactions that have been processed.

ELECTRONIC MAIL (E-MAIL)

If you send Olympia Federal Savings an electronic mail message through the service, Olympia Federal Savings will be deemed to have received it on the following business day. E-mails will be answered within a reasonable time frame.

You should not rely on electronic mail if you need to communicate with Olympia Federal Savings immediately (e.g., if you need to report an unauthorized transaction from one of your accounts, or if you need to stop a payment that is scheduled to occur).

You agree that Olympia Federal Savings may respond to you by electronic mail with regard to any matter related to the service, including responding to any claim of unauthorized electronic funds transfer that you make. Any such electronic mail sent to you by Olympia Federal Savings shall be considered received within three (3) days of the date sent by Olympia Federal Savings, regardless of whether or not you sign on to the service within that time frame.

ALERTS/MESSAGES

Internet banking alerts allows you to set up automated alert events based on your own criteria to be alerted upon. Alerts may be sent via email or in an online message box within Internet banking, or both. E-mail alerts will be sent to the e-mail address you provide in creating the alert.

- Olympia Federal Savings may add or remove types of alerts from time to time.
- If you change your e-mail address you are responsible for changing this in the alerts you have already set up.
- You agree that alerts may be delayed or prevented for a variety of reasons.

- We do not guarantee the delivery or validity of the contents of any alert.
- You agree that we shall not be liable for any delays, delivery failure or misdirected delivery of any alert.
- You agree that we shall not be liable for any actions taken or not taken by you or anyone else in reliance of an alert.
- Olympia Federal Savings will never include your password or full account number in an e-mail alert; however you understand that alerts may include your name and some information about your accounts.
- Unfulfilled events (events that do not happen) will only remain on the system for 999 days. You will not be notified when they are removed.
- Distributed events (events that have happened and have been viewed) will remain on the system for 30 days.

OTHER AGREEMENTS

In addition to this agreement, you and Olympia Federal Savings agree to be bound by and comply with the requirements of the agreements applicable to each of your Online Accounts. Your use of the Online Banking or the Bill Payment Service is your acknowledgment that you have received these agreements and intend to be bound by them. You should review other disclosures received by you when you open your accounts at Olympia Federal Savings, including the charges that may be imposed for electronic funds transfers or the right to make transfers listed in the fee schedules accompanying those disclosures and the fee schedule at the end of this Agreement. We will automatically deduct any fees related to this service from your Bill Pay Account each month. All terms and conditions of the disclosures provided to you at account opening, including but not limited to, the Truth in Savings, Regulation E Disclosure, Depositors Agreement and Terms and Conditions apply to this Service.

MODIFICATIONS TO THIS AGREEMENT

Olympia Federal Savings may modify the terms and conditions applicable to either service from time to time upon mailing or delivering a notice of the modifications to you at the address shown on our account records, and the revised terms and conditions shall be effective at the earliest date allowed by applicable law. We may send any notice to you via electronic mail and you will have been deemed to have received it three (3) days after it is sent. We reserve the right to terminate this agreement and your use of the services in whole or in part at any time without prior notice.

DISCLOSURE OF INFORMATION TO THIRD PARTIES/ PRIVACY POLICY

A copy of Olympia Federal Savings Consumer Privacy Statement is available upon request at our office, or can be mailed to you upon request by calling the office at (360) 754-3400 or 800-865-3470, or sending a letter to:

Olympia Federal Savings
Attention: Online Banking
P.O. Box 1338
Olympia, WA 98507-1338

You can also access our Privacy Policy online by clicking on the Privacy Policy icon at www.olyfed.com

INACTIVITY / TERMINATION

You are responsible for complying with all the terms of this Agreement and with the terms of the agreement governing the deposit accounts which you access using electronic banking services. We can terminate your Online Banking privileges (including the Bill Payment Service) under this agreement without notice to you for any reason; or if you do not pay any fee required by this agreement when due, if you do not comply with

the agreement governing your deposit or loan accounts, or your accounts are not maintained in good standing. We will promptly notify you if we terminate this agreement or your use of the services for any other reason.

If you are not paying a monthly service charge for the service, we may convert your account to inactive status if you do not sign on to the service or have any transaction scheduled through the service during any consecutive 180 day period. If your account is considered inactive, you must contact us to have the service activated before you will be able to schedule any transaction through the service.

To cancel the Online Banking and/or Bill Payment Service, you must notify Olympia Federal Savings. Your notification should include your name, address and the effective date to stop the service(s). When Bill Payment is terminated, any pre-scheduled bill payments made through Online Banking will also be terminated. Your final charge for the Bill Payment Service will be assessed at the end of your statement cycle. You may notify Olympia Federal Savings by one of the following methods:

- By initiating a customer inquiry through our Web Site
- By calling (360) 754-3400 or 800-865-3470
- By sending a letter to:

Olympia Federal Savings
Attention: Online Banking
P.O. Box 1338
Olympia, WA 98507-1338

GOVERNING LAW

This Agreement is governed by the laws of the State of Washington and applicable federal law(s).

FEE SCHEDULE

Olympia Federal Savings offers the benefits and convenience of the Online Banking service to you at no monthly charge. Account research, stop payment charges and Bill Pay Services will be assessed at the rates published in Olympia Federal Savings Truth in Savings brochure or viewed at www.olyfed.com and deducted from your Bill Pay Account or another account you hold at Olympia Federal Savings.

These fees are subject to change. Olympia Federal Savings will notify you in writing regarding any fee changes at least thirty (30) days in advance of the effective date of these changes.

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