



Iraq Noor Islamic Bank

Term and condition of internet Banking:

This Online Banking Agreement and Disclosure Statement ("Agreement") sets forth your rights and obligations as a user of the Online Banking service ("Online Banking") and the Bill Payment service ("Bill Pay"). It also describes the rights and obligations of Union Savings Bank ("Union"). Please read this Agreement carefully. By requesting and using one of these products, you are agreeing to the terms and conditions of this Agreement. This Agreement is to be considered an Addendum to the terms and conditions of your account and the disclosure(s) provided by Iraq Noor Islamic bank.



bank offers a number of services to its customers, which involve electronic fund transfers. Your use of Union's Online Banking through www.bankwithusb.com is governed by this agreement, your application for Online Banking, any instructions we provide on how to use Online Banking, as well as any other agreements applicable to the deposit or loan accounts you access through Online Banking. Any of these agreements may be amended from time to time. The regulations governing your deposit account(s) are set forth in documents provided to you at the time of account opening, including the "Important Information About Deposit Accounts Disclosure" or similar type document. This disclosure is also available upon request from any Union branch location.

Online Banking and Bill Pay are FREE products that give you SECURE access to your Union accounts 24 hours a day, seven (7) days a week.

You will gain access to your Online Account(s) through the use of your internet enabled device, your ISP, your password and your User ID. Access may be suspended for brief periods of time for purposes of maintenance, updating and revising the software.

Account Access - You may access any or all of your savings and lending accounts using Online Banking. However, one of these accounts must be a checking account in order to establish the online banking relationship.

Transfer of Funds - In addition to viewing account information, you may use Online Banking to conduct the transfer of funds. You may make one-time transfers or schedule future or recurring transfers between authorized deposit accounts, and/or to make loan payments. You may transfer funds between accounts including your checking, savings, and your home equity line of credit, provided there are sufficient funds in the account.

Certificates of Deposit can be viewed only.

Transfers between your accounts can be made at any time.

Transfers will occur provided there are no holds on your accounts and the funds are available for transfer. The time recorded by Online Banking will be considered the official time of the transaction.





Security and Protecting Your Account:

You are responsible for keeping your password and Online Account information confidential. In order to protect yourself against fraud, you should adhere to the following guidelines:

- Do not give out your account information, Password, or User ID;
- Do not leave your PC unattended while you are in the Bank's Online Banking Site;
- Never leave your account information within range of others; and
- Do not send privileged account information (account number, Password, etc.) in any public or general e-mail system.

A transaction results page is available after the transfer showing the posting date and reference number. We recommend that you print this page for your records.

Subsequent to being notified of the terms and conditions of the new service, you are agreeing to and will be bound by those terms and conditions.

Schedule of Fees - Union offers FREE Online Banking and Bill Pay services. Please refer to the Bank's fee schedule for any other fees related to your deposit account(s).

Statements - You will continue to receive your regular account statement either monthly or quarterly, depending on the type of account.

Electronic Mail (E-mail):

To ensure secure e-mail communications, use the secure e-mail located within the "Secure Support" link at the top of every Online Banking web page. Communication by general e-mail is not secure and is not advised for confidential and personal information.

