

Alcoa Tenn Federal Credit Union
Personal Financial Management Agreement and Disclosure

Please read this information completely and print a copy or retain this electronically for your records.

This is an addendum to the Online Access Internet Banking Agreement and Disclosure and sets forth the additional terms and conditions for use of the Personal Financial Management Service offered through Alcoa Tenn Federal Credit Union.

This Agreement and Disclosure is between Alcoa Tenn Federal Credit Union, and each participating member of the Credit Union's Personal Financial Management Service, together with any other authorized person.

In this Agreement and Disclosure, the words "you" and "your" mean any of the Accountholders in whose name the Account is held. The words "we", "us", "our", "Credit Union", and "ATFCU" mean Alcoa Tenn Federal Credit Union. The word "Account" means any one or more savings or other accounts you have with the Credit Union.

1. Personal Financial Management Description of Service

Account Center Plus is a personal financial management service that allows you to consolidate and track your financial information within the Online Access Internet Banking Service. The service is provided to you at no charge and is meant to assist you in organizing and managing your finances.

2. Alcoa Tenn Federal Credit Union Liability

The budgeting tools are for informational purposes only, and are not intended to provide legal, tax or financial advice. No alerts will be generated based on this information. Your data input will directly affect the quality of the budgetary data output. Access to the Personal Finance Management Service may be temporarily unavailable from time to time due to system updating, maintenance or technical difficulties. You agree that the Credit Union will not be liable for delay in such cases.

3. Headings

The section headings used in this Agreement are for convenience only and shall not limit or affect the terms of this Agreement.

4. Governing Law

You acknowledge and agree that this Agreement was created in the State of Tennessee, and shall be governed by and construed in accordance with the laws of the State of Tennessee (without regarding to conflict of law provisions). Any action with respect to this Agreement or any Electronic Service may be brought or transferred to federal courts located in Knoxville, TN or state courts located in Blount County, TN.

5. Consent and Agreement

By clicking on the "I Agree" button, I agree: (1) to all terms and conditions regarding the Personal Financial Management Service, including any subsequent amendments to it, electronically; and (2) have received an electronic version of the Agreement and agree to be bound by the terms and conditions contained therein. Because enrollment for the Personal Financial Management Service can only occur electronically, I understand that I will be unable to proceed if I do not click on this button. The Credit Union reserves the right to provide information and notices about the Personal Financial Management Service to me by non-electronic means.