Online Banking Service Disclosure

Your initial access of your Georgia Power Federal Credit Union accounts through Georgia Power Federal Credit Union online banking represents your agreement to be bound by all the terms and conditions of this Online Access Agreement and acknowledges your receipt and understanding of this disclosure. Once logged in you will be required to change your Password. Georgia Power Federal Credit Union is authorized to follow all instructions received through the use of your Password. For security purposes, it is recommended that you memorize this online Password and do not write it down. You are responsible for keeping your Password and account data confidential. Georgia Power Federal Credit Union is not liable for any damages that you incur resulting from a third party's unauthorized access to your account.

You may be asked to pay a fee for online banking access as well as for selected services including but not limited to Bill Payment. You agree to pay promptly all fees and charges for services provided under this Agreement, and you authorize us to charge your primary account, or any other account, for the selected service fees. If you close all Georgia Power Federal Credit Union accounts, you must notify Georgia Power Federal Credit Union to cancel your online banking access. Your online banking access may be canceled at any time without prior notice due to insufficient funds in one of your accounts. After cancellation, online banking may be reinstated, once sufficient funds are available in your accounts to cover any fees and other pending transfers or debits. In order to reinstate your services, call Georgia Power Federal Credit Union Member Service at 770-396-9005 or 1-800-360-6362.

You are responsible for any telephone or Internet Service Provider charges which you incur in accessing your Georgia Power Federal Credit Union accounts through Georgia Power Federal Credit Union online banking. If you wish to cancel your online banking services offered through Georgia Power Federal Credit Union, contact Member Service at 770-396-9005 or 1-800-360-6362.

Except as specifically provided in this Agreement or where the law requires a different standard, you agree that neither we nor the service providers shall be responsible for any loss, property damage or bodily injury, whether caused by the equipment, software, Georgia Power Federal Credit Union, OR by Internet browser providers such as Netscape (Netscape Navigator browser) and Microsoft (Microsoft Internet Explorer browser), OR by Internet access providers OR by online service providers OR by an agent or subcontractor of any of the foregoing. Nor shall we or the service providers be responsible for any direct, indirect, special or consequential, economic or other damages arising in any way out of the installation, use or maintenance of the equipment, software, the Online Financial Services, or Internet browser or access software. You can access your Georgia Power Federal Credit Union accounts through online banking seven days a week, approximately 24 hours a day. However, at certain times, some or all of online banking may not be available due to system maintenance or other unforeseeable delays/problems. Typically, system maintenance is performed on Tuesday’s from 2:30am to 4:30 am. A transfer initiated through Georgia Power Federal Credit Union Online

before 7 PM (Eastern Time) on a business day is posted to your account the same day. All transfers completed after 7 PM (Eastern Time) on a business day or on a Saturday, Sunday or credit union holiday will be posted on the next business day. Our business days are Monday through Friday.

Additional Terms and Conditions- You can obtain balance and transaction history on all of your eligible accounts. Account balance and transaction history reflects activity through the close of the previous business day. The number of transfers from a savings account is limited as described in the applicable Account Disclosure Statement. If a hold has been placed on 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.

Privacy Policy

Georgia Power Federal Credit Union has a commitment to protecting your privacy, because we understand how important personal privacy is to you. To express that commitment, we have adopted the following privacy principles, which reflect our intent to provide you with the best service available to you.

1. Acknowledgement of Privacy as a Fundamental Expectation

We acknowledge that the privacy of your personal and financial affairs is an inherent expectation. We understand our responsibility to safeguard sensitive information about these affairs which you have entrusted to us. We maintain policies and procedures designed to prevent misuse of this information.

2. Our Collection, Retention, and Use of Information about You

We collect, retain, and use information about you only when we have a reasonable belief that such information will help us administer our business or provide products, services, and other opportunities to you. Information about you is collected and retained only for specific business purposes. We use information to protect and administer your records, accounts, and funds; to comply with certain state and federal laws and regulations; to help us develop or improve our products and services; and to understand your financial needs and provide you with quality products and service.

3. Our Maintenance of Accurate Information

We have procedures to assist us in assuring that your financial information is current, complete, and accurate in accordance with established standards. We also have procedures in place to help us respond to your requests to correct inaccurate information in a prompt fashion. State and federal law mandate many of these procedures; however, we have implemented additional procedures to maintain current, complete, and accurate financial information, including procedures to update information and to remove stale information.

4. Limiting Employee Access to Information

We have security policies and procedures which limit employee access to personally identifiable information to those employees with a business purpose for accessing such information about you. We train and educate our employees about the importance of member privacy and confidentiality through our standard operating procedures.

5. Security Procedures to Protect Information

We maintain security procedures to avoid unauthorized access to confidential information about you.

6. Restrictions on Disclosing Information to Parties Outside of our Institution

We refuse to reveal specific information about your accounts or other personally identifiable data to parties outside our institution unless: (1) you request or authorize it; (2) the information is provided to assist a transaction initiated by you; or, (3) the information is provided to a reputable credit bureau or similar information reporting agency.

7. Maintaining Your Privacy in Business Relationships with Outside Third Parties

Sometimes it is necessary in the normal course of business to provide personally identifiable information about you to a third party, such as to provide support or service for one or more of our products. When this is necessary, these service providers and vendors agree to the same stringent privacy standards to which Georgia Power Federal Credit Union and our employees are committed.

8. Unauthorized Access

When you log in to online banking, you are entering a restricted area open only to authorized credit union members. Any unauthorized access will be prosecuted to the fullest extent of the law.