HOME BANKING

Q. What is Freedom's Home Banking?

A. Freedom's Home Banking allows you to bank anywhere, at any time, electronically. Our system allows you to securely access your accounts by way of any desktop computer or mobile device with an Internet connection.

Q. Do I need any specific Credit Union accounts to access Home Banking?

A. You must be a Freedom Member to use our Home Banking. You will need a Share Savings account to access Home Banking, and a Checking account is required for the Bill Payer service. Not a member? Simply check to see if you are eligible, and complete our online membership application, stop by a branch, or call our Contact Center at 800-440-4120.

Q. How do I enroll to get access to Home Banking?

A. You may request access to any account on which you are an authorized signer by speaking with a representative at any Freedom branch location, or by calling the Contact Center at 800-440-4120. You may also enroll online, by accessing the Home Banking Login page from the Freedom website at www.freedomfcu.org. Then click the "Enroll" option and complete the necessary steps.

Q. What can I do online?

A. When you sign up for Freedom's Home Banking you can:
   • View account transactions and balances
   • Transfer funds*
   • Pay bills online**
   • Access your Freedom VISA credit card
   • View processed check images
   • Order checks
   • View electronic statements (e-Statements)
   • Download account information to Quicken, Excel Transaction Downloads
   • Make secure account inquiries
   • Initiate bank-to-bank account transfers**
   • Set alerts
   • Use "My Financial Advisor "

If you didn't sign up for Home Banking when you opened your Freedom account, you may sign up online, following the instructions at https://www.freedomfcu.org/2016/03/03/enroll-home-banking/. You can also register for home banking at a branch or by calling the Contact Center at 800-440-4120.

* Regulation D is a federal regulation that limits certain withdrawals and transfers on accounts, such as Savings and Money Market Accounts. The account limitations are that no more than six transfers and/or withdrawals can be performed per calendar month to a third party by means of preauthorized or automatic transfer, or telephone agreement, order, or instruction, and no more than three of the six should be made by check.
Transfers initiated after 8:30 PM ET Monday - Friday or after 4:30 PM ET on holidays and weekends will be posted the next business day.
** Fees may apply. See Service Charge Listing for details.

Q. What accounts can I view with Home Banking?

A. You can view all of your Freedom accounts including Checking, Savings, Secondary Savings, Youth Club Accounts, Money Markets, Share Certificates of Deposit, IRAs, and loans.

Q. How much does Home Banking cost?

A. Freedom members receive online account access for free. Fees may apply to select home banking features. See Service Charge Listing for details.

Online Banking Frequently Asked Questions

Q. Can I change my user ID?

A: Yes. You can make this change by logging into your Home Banking account and clicking on the "Mobile, Alerts & Profile Settings" tab. Your new username must be 8 to 12 characters (any combination of numbers, letters and other characters), and cannot begin or end with a space.

Q. Can I change my password?

A: Yes. As a safety measure, Freedom requires a password update every six months. You may change it at any time by logging into your Home Banking account and clicking on the "Mobile, Alerts & Profile Settings" tab.
1. Must be 8 to 10 characters.
2. You may not re-use your previous password.
3. Your password may not start with a number or special character.
4. A minimum of 2 numbers must be used.

Q. How do I reset my password if I have forgotten it or been locked out?

A: If you forget your password, simply click the "forgot your password" link when you sign in and follow the instructions. You will need to know your Home Banking ID, your email address on file and the answers to the security questions you established during account setup. You may also call Freedom's Contact Center at 800-440-4120.

Q. Will my online banking sessions ever time-out?

A: Yes. After 10 minutes of no activity, your session will end. A pop-up window will appear and state that your session has been closed due to inactivity.

Q. How do I cancel account access?

A. Your Home Banking Service may be canceled at any time. Should you opt to discontinue any Freedom account or service, stop by a branch or send immediate written notice to Freedom Federal Credit Union, P.O. Box 1545, Bel Air, MD 21014. Upon receipt of your request, Freedom Federal Credit Union will terminate your account within a reasonable amount of time. You will remain responsible for all transactions approved by the system prior to the cancellation, and for any fees associated with the service. After cancellation, service 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 services, you must call our Contact Center at 800-440-4120.

ELECTRONIC FUNDS TRANSFER

Q: How do I transfer funds between my Freedom accounts?

A: Login to Home Banking, then click on the "Transfers" option under the Main tab. Follow the prompts for setting up the transfer:
- Select account to transfer funds from
- Select account to transfer funds to
- Enter the dollar value of funds transferring
- Select the frequency of the transfer
- Select date to make transfer
- Then click "Submit" button

Q: Are there limitations on how many transfers I can make between my Freedom accounts?

A: We do not limit the number of funds transfers you may make; however, you may not make funds transfers in excess of the number of funds transfers allowed by the rules governing the applicable Accounts. See Regulation D* on page one.

Online Banking Frequently Asked Questions

Q: Are there limitations on the dollar amount I can transfer between my Freedom Accounts?

A: Yes, you may not make daily funds transfers in excess of $5,000.

Q: What is a Transfer Test when setting up Bank-to-Bank transfers?

A: We may verify the Accounts that you add to the Funds Transfer Service from time to time. You authorize us to validate the Accounts through the use of a test transfer, in which one or more low value payments will be both credited to and debited from the Account.

Once the test transfer is complete, we will ask you to access your Account to tell us the amount of the credit and debit confirmation transactions or any additional information reported by your financial institution with this test transfer. We may also verify Accounts through requiring the entry of information you ordinarily use to access the Account provider's web site, or by requiring you to submit proof of ownership of the Account.

Q: Are there limitations on the bank-to-bank transfers I can make?

A: Yes. You may set up a maximum of five (5) external accounts to transfer funds to. There is a maximum of ten (10) inbound transfers (into a Freedom account) per account and ten (10) external transactions (from a Freedom account to another institution) per account per day. There is a maximum of $2,500 individually on both inbound and outbound transfers. The cut-off time for processing is 6:00 PM (EST) Monday through Friday. After this time the transfer will be initiated on the next business day.

Q: What is a Scheduled Transfer?

A: A scheduled transfer is much like an immediate online transfer with a few, convenient exceptions. With a scheduled transfer you can set up regularly occurring transfers or schedule one for a future date.

Q: What are the different types of Scheduled Transfers?

A: Weekly, Biweekly (every other week), Monthly, or Semi-monthly (twice monthly; every 15 days starting with the first transfer date).

Q: How do I create a Scheduled Transfer?

A: A: Login to Home Banking, then click on the "Transfers" option under the Main tab. Follow the prompts for setting up the transfer:
- Select account to transfer funds from
- Select account to transfer funds to
- Enter the dollar value of funds transferring
- Select the frequency of the transfer
- Select date to make transfer
- Then click "Submit" button

Q: How do I view pending Scheduled Transfers?

A: To view all pending scheduled transfers login to Home Banking, then click on the "Transfers" option under the Main tab. Then select the "Pending" option under the Transfers menu to view all pending transfers.

Q: How do I edit a Scheduled Transfer?

A: Login to Home Banking, then click on the "Transfers" option under the Main tab. Then select the "Pending" option under the Transfers menu to view the pending transfers. Select the pending transfer you wish to change and click the "edit" button. Make the appropriate changes then click the "Submit" button.

Q: How do I delete a Scheduled Transfer?

A: Login to Home Banking, then click on the "Transfers" option under the Main tab. Then select the "Pending" option under the Transfers menu to view the pending transfers. Select the pending transfer you wish to delete and click the "delete" button. Follow the prompts to confirm the deletion of this transfer.

Q: When do the withdrawals and deposits of a scheduled transfer occur?

A: Withdrawals and deposits occur every business evening. If a scheduled transfer falls on a non-business day it will process on the following business day. If, at the time of processing it is determined that there are insufficient funds to complete the transfer, an attempt will be made to withdraw again on the next business day for up to thirty (30) days. If a transfer cannot be completed after thirty attempts, it will be reset to the next transfer date. The exception to this is a one-time transfer which will attempt to transfer for up to four (4) days.

Q: Are there any restrictions on which accounts I can schedule transfers to?

A: Some restrictions do apply. Only accounts available for transfer will appear in your account drop-down list. You can always make immediate transfers to your loan and credit card accounts.

Q: Do scheduled transfers from my savings count toward the six allowed transactions per month by Regulation D?

A: Yes, scheduled transfers do count toward the six allowed transactions per month.

Q: What happens on months with less than 31 days?

A: Transfers scheduled for a date that does not occur in that particular month will process on the next available business day. For example: if a Monthly transfer is scheduled for the 31st of every month, the transfer will occur on the next available business day during months that do not have 31 days.

Q: Who do I contact with questions?

A: For questions regarding online banking services, call 800-440-4120, or stop by any branch.

e-STATEMENTS

Q. How do I sign up for electronic statements (e-Statements), and are they free?

A. Electronic Statements (e-Statements) are free and easy to request. If you already have Home Banking access, do the following:
- Choose "Access Home Banking" from the home page, www.freedomfcu.org
- Log on to Home Banking
- Click on the "e-Statements" tab
- Click "Enroll Now"

Q. How do I discontinue e-Statements and get paper statements mailed to me instead?

A. You may cancel your e-Statement access at any time. To discontinue online statements, go into your e-Statements view in Home Banking. Go to Settings, click on discontinue/resume, select, and submit. You may also call the Contact Center at 800-440-4120 for assistance. To ensure a paper delivery of your current statement, please contact us 5 business days prior to the end of your statement cycle.

Q: When I click to view my e-Statement, it opens a blank window real quick, then closes and doesn't show my e-Statement.

A: You may have a pop-up blocker installed that needs to be disabled in order to view e-Statements. If you have installed Windows XP Service Pack 2, this Service Pack updates Internet Explorer with a built-in pop-up blocker that is turned on by default. To turn it off, click on Tools in the menu bar, then select Pop-up Blocker, then select Turn Off Pop-up Blocker. You should then be able to open your e-Statement.
After you have viewed your e-Statement you can turn the pop-up blocker back on if you wish.

Q: Do I need any special software to use the e-Statement service?

A: If you have Adobe Acrobat Reader on your computer, you're all set. If you do not have Adobe Acrobat Reader, you can click here for your free download.

Q: Does it matter what browser I use to access the web site?

A: Microsoft Internet Explorer version 5.5 or higher is the preferred browser for accessing this application

Q: How can I register my account for e-Statements?

A: Registering is easy. For the primary account holder, click the "Register" button on the sign on page and then simply type in your social security number, date of birth, and account number. It is extremely important that you follow the format listed for each of these fields. Also, you will be asked to provide a valid email address so that you can be notified when your e-Statements are available.

Q: What if I am having trouble registering?

A: Most registration errors are a result of formatting. First check to make sure that you have provided your information in the appropriate format specified for each field. Also make sure that you are providing the information for the primary account holder, not the secondary account holder, if you have two names on the account. If you still experience challenges registering, please contact your financial institution.

Q: How will I know when my registration has been completed?

A: Once you've completed the registration process, you will receive an email confirming your successful registration.

Q: How will I know when I can view my statement?

A: You will receive an email notification whenever a new statement is available for viewing. If the statement is not viewed within a certain time frame, a reminder email will be sent as a follow-up.

Q: Can I print my statement out?

A: You can print your statements, and you can also save them to your hard drive, diskette, or CD. Paper copies of your account statement(s) will no longer be supplied once you have registered for the e-Statement service. You may print a copy of the electronic statement received.

Q: How long will my statement be available for viewing?

A: e-S-statements will generally remain available for viewing for 12 months after they have been posted.

Q: What do I do if my email address changes?

A: You can provide your new email address for e-Statement notification by selecting "Change Registration", and then choosing "Change Your Email Address".

Q: I got an error message while trying to view an e-Statement. It says "There was an error processing a page. A font contains a bad CMap/Encoding". What does this mean?

A: You are using an old version of Adobe Acrobat Reader, and need to upgrade to version 4 or higher. Adobe recommends that you first uninstall any older version of Acrobat Reader prior to installing the updated version. Once this has been done you should be able to view your e-Statements with no problems. Click here to get the latest version.

Q: What do I do if I'm having trouble viewing my statement?

A: Recent changes to your operating system software such as upgrades, downloads, and/or system enhancements can affect your PC's ability to connect with secure sites, including our e-Statement site. We recommend trying the following steps:
  * Verify that you are current on all Windows Updates. From the Start menu, click on Windows Update, and download recommended updates and patches, then shut down and restart the computer.

- Un-install and re-install Adobe Acrobat Reader. http://www.adobe.com/products/acrobat/readstep2.html
- Ensure that you are using the most up-to-date version of your browser. For Internet Explorer (recommended) -http://www.microsoft.com/windows/ie/default.asp. Other browsers are not supported for this application.
- Some pop-up blocker and firewall programs may prevent access to e-Statements. If you utilize these types of applications, you may need to disable certain features of the programs in order to access your e-Statements.

Q: How do I know when an e-Statement is available?

A: Every time your e-Statement is available, we will notify you by e-mail at the email address you provided us when registering for this service. We may also use your email address to send you other information related to your account. We request that you notify us of any change to your email address. In the event your e-Statement is returned undeliverable, Freedom Federal Credit Union may discontinue your e-Statement Services and send your statements by standard mail.

BILL PAYER

Q. What is Bill Payer?

A. Bill Payer is a secure and convenient way to pay your bills online without having to write and mail a check. The Bill Payer Service allows you to schedule payments through the Internet for current, future, and recurring bills from your checking account with us. You may use our Bill Payer service to direct us to make payments from your designated checking account to the Payees you choose. Each bill payment order is made with an electronic disbursement or individual check and delivered by the date selected when you setup the payment. You may use the Bill Payer service to authorize recurring payments or non-recurring payments. Recurring payments are payments that you schedule in advance to recur at substantially regular intervals in the same amount to the same Payee. Non-recurring Payments are a single, one-time Payment to a specified Payee.

Q. What does Bill Payer do?

A. For members who select Bill Payer, these additional functions are available:
- One-time Payments
- Bi-weekly Payments
- Monthly Payments
- Semi-monthly Payments
- Annual Payments
- Semi-annual Payments
- Quarterly Payments
- Recurring Payment

Q. How much does Bill Payer cost?

A. Bill Pay is free for all members who make at least one online payment per month. If one payment per month is not initiated then a fee of $7 per month is assessed. The Bill Payer feature is an optional service for personal checking accounts.

Q. What happens if I do not use the Bill Payer service?

A. If you do not access or use the Bill Payer service for a period of more than ninety (90) days, we may, at our sole discretion, terminate your access to and use of the Bill Payer service without notice to you. Our bill payer service is free if you use it once a month. Please note that bill payer inactivity fees are not calculated on the last day of the month. Whether you are charged a fee due to inactivity is determined on the second-to-last day of any given month. If you wish to avoid paying a monthly inactivity fee, please don't wait until the last day of the month to use bill pay

Q. How will I know when a bill has been paid?

A. A confirmation number indicates that the bill has been paid (processed) and it appears on your statement.

Q: How do I know when payments will come out of my account?

A: With Bill Payer you will choose the date you want your payment to be credited to your account with the merchant. This date, known as the "deliver by" date, will then determine when the money comes out of your account, the "send on" date. You will see the "send on" date using the calendar function in Payment Center or on the following screen, "Review Payments".

Q: Who can I pay?

A: You can pay any individual or company you choose. For example, your utilities, mortgage, rent, babysitter or any vendor you may choose. The only exceptions are government agencies (including but not limited to federal, state and local taxing authorities, or court ordered payments) and payments to companies located outside the United States.

Q. What happens if my bill is not paid?

A. Please call 1-877-576-9936 to speak with a representative for assistance. This service is unavailable from 2:30a.m. to

7:30 a.m. each day, but is available at all other times

Q. What if I want to cancel Bill Payer?

A. If, you should want to stop our Bill Payer Service, we recommend that you cancel all future Payments and transfers at the same time you end the Service. This can be done by deleting the payments yourself, or by calling the Contact Center, who will delete all outstanding payments (both one-time and recurring), as part of your Service termination.

Q: What is the cut-off time to enter, edit, or delete a <u>same-day single</u> payment?

A: You may add, edit, or delete a single payment up to 1:00 AM Eastern Standard Time (EST) on the day the payment is scheduled to be sent. If a same-day single payment is submitted between 1:00 AM EST and 11:00 AM EST it may be edited up until 11:00 AM EST. Once the Payment has cleared, you can no longer stop payment. If the payment has cleared, you must make arrangements for reimbursements with the payee directly.

- *Business Day* - Any calendar day other than Saturday, Sunday, or any holidays recognized by Freedom Federal Credit Union. Bill payments are processed on all business days that both the Federal Reserve Bank and the U.S. Postal System are operating and open for business. Processing occurs twice daily – the first of the day at 1:00 AM EST the second at 11:00 AM.
- The payment will be processed on the date scheduled at the earliest possible processing time. If the payment was scheduled with today's date and the last processing time has passed, the payment will be processed at the next possible processing time. For example: Payment scheduled with today's date and entered at 8:00 AM EST: Payment will process today at 11:00 AM EST. Payment scheduled with today's date and entered at 12:00 Noon EST: Payment date will display tomorrow's date and will process overnight at 1:00 AM EST. Payment scheduled with future date, regardless of time entered: Payment will process at 1:00 AM EST on the scheduled date.
- Payments do not get processed on holidays or weekends. If a scheduled payment falls on a holiday or weekend, it will be processed on the Friday *before* the weekend, or the last business day *before* the holiday.

Q: Can I change, delete or stop online payments?

A: You may edit the dollar amount the next business day after the scheduled <u>recurring</u> payment date. Making an edit to a recurring payment on the same day the payment is being processed will make the system believe the member is establishing a second payment, so a second payment containing the updated information will be created and will also process that day.

MOBILE BANKING

Q: What can I do through Mobile Banking?
A: With the Freedom FCU Mobile Banking app, you can securely manage your accounts and bank anywhere from the convenience of a mobile device.
Features include:

   --Manage Accounts – view accounts, account balances, recent transactions
   --Conduct safe, secure and fast transactions on your account
   --Transfer Funds – transfer funds between accounts, view recent and scheduled transfers
   --Bill Pay – make a payment, view payees, view recent and scheduled payments
   --Schedule and receive customized account Alerts by push notification, email, or text

Q: Is there a fee for using the mobile website or the mobile app?
A: There is no Freedom fee for using any of our mobile banking services. However, mobile phone carriers may charge for wireless web access, for text messages received, or for the volume of data exchanged.

Q: What is needed to use Mobile Banking?
A: First, you will need to be enrolled in Home Banking. Once you are enrolled, getting started with Mobile Banking is easy! You will then need to download Freedom's free mobile App available for iPhone and Android phones.

   --Android: https://play.google.com/store/apps/details?id=org.freedomfcu.grip
   --iPhone and iPad: https://itunes.apple.com/us/app/freedom-fcu-mobile-banking/id1052835291?ls=1&mt=8

Q: Is Mobile Banking secure?
A: Yes. Mobile Banking uses encryption similar to Online Banking to keep your information secure and confidential. Our Mobile Banking applications do not store any confidential information on your phone.

Q: I have a prepaid phone plan, can I use Mobile Banking?
A: Yes, as long as you are able to use text messaging or a mobile browser you can use this service. Text and data rates may apply, so please check with your mobile provider. Additionally, please remember that use of Mobile Banking will cost you pre-paid minutes under these types of plans.

Q: Which accounts can I access through Mobile Banking?
A: All accounts that you can access through Online Banking can be accessed through Mobile Banking.

ONLINE SECURITY

Q. Is the Home Banking login on Freedom's home page secure?

A: Yes. Freedom's login on the home page is secure. When accessing Home Banking, you enter the "secure server" area using the Secure Socket Layer (SSL) cryptography. At a high level, SSL uses public key cryptography to secure transmissions over the Internet. From the moment account information leaves your computer to the time it enters the host computer; all Freedom Federal Credit Union Home Banking sessions are encrypted. Browsers allow you to encrypt information so that the information is scrambled as it passes over the Internet. Whenever SSL is securing your communications, the browser will typically indicate the "secure session" by changing the appearance of a small icon of a padlock at the bottom of the screen from open to locked. What this means to you is that 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. In addition, our servers have been certified by a "Certificate Authority" that will assure you that you are actually talking to our servers instead of someone pretending to be us.

Q. What do I need to do on my end to keep my Home Banking account secure?

A. Security is very important to the Home Banking system. At the time you request the service, you will select a unique "User ID" and then choose a "Password" that will be used to gain access to the system. Prior to activation, the Electronic Services Department will verify your identity and your authorization to access information associated with the accounts that you requested us to link to the service.

To help prevent unauthorized access and ensure the security of your accounts, we will end your online session if we have detected no activity for 10 minutes. This is to protect you in case you accidentally leave your computer unattended after you logged on. When you return to your computer, you will be prompted to login.

Q. What is a "Cookie"?

A. A "cookie" is security data that is given to a browser by a web server and returned by the browser later to identify the user and encryption information. When you log onto the system, this cookie enables us to process multiple transactions during the session without you having to provide your User ID and Password for each individual transaction.

Q. Does Freedom Use "Cookies" for Home Banking?

A: Yes. During your use of the Home Banking system, we pass a "cookie" to your browser for identifying you during the session. We do not (and cannot) use our cookies to obtain new information about you. When you log off, or after ten minutes, the cookie is no longer accepted and must be renewed by re-entering the Password. A new cookie is used for each session. That way, no one can use the cookie to access your account.

ACCOUNT SUPPORT

Q. Who should I call with questions about account access?

A. Call our Contact Center during business hours, Monday through Friday, 8 AM to 5 PM at 800-440-4120.