



ONLINE BANKING TERMS AND CONDITIONS

COMMUNITY FEDERAL SAVINGS BANK's® Web Site is a service to our customers and visitors. Community Federal Savings Bank® of New York provides the materials contained at our site on the World Wide Web (the "Site") as a service to our customers and visitors.

COMMUNITY FEDERAL SAVINGS BANK® requires that all visitors to the Site adhere to the following Terms and Conditions. By accessing the Site and any of its pages, you indicate your acknowledgement and acceptance of the Terms and Conditions set forth below without limitation or qualification. COMMUNITY FEDERAL SAVINGS BANK® may revise these Terms and Conditions at any time by updating this posting, which revisions will be binding upon all visitors to the Site. You should therefore visit this posting to review these Terms and Conditions from time to time as you visit the Site. For purposes of these Terms and Conditions references to COMMUNITY FEDERAL SAVINGS BANK® include its affiliates, directors and employees.

Regulations and Laws

User access to and use of the Site are subject to all applicable federal, state and local laws and regulations. Unauthorized use of this system is prohibited and violators can be prosecuted under federal and state laws. New York law and Federal law will govern the interpretation and enforcement of these Terms and Conditions.

Trademark and Copyright Information

The information contained at the Site, including but not limited to text and images herein and their arrangement, are copyrighted by COMMUNITY FEDERAL SAVINGS BANK®. All rights reserved.

COMMUNITY FEDERAL SAVINGS BANK® and its logo are trademarks of COMMUNITY FEDERAL SAVINGS BANK®. All other trademarks are property of COMMUNITY FEDERAL SAVINGS BANK® unless otherwise designated or clearly implied herein as belonging to third parties. Nothing contained at the Site shall be construed as granting by implication, or otherwise any license or right under any patent, trademark, copyright (except as expressly stated above) or proprietary rights of COMMUNITY FEDERAL SAVINGS BANK® or of any third party.

You are not authorized by COMMUNITY FEDERAL SAVINGS BANK® to copy, transmit or display any information registered or owned by COMMUNITY FEDERAL SAVINGS BANK® on any page of the Site solely for your personal, non-commercial use, provided that any such copy, transmission or display includes any copyright, trademark or service mark attribution as it appears on such page. The information and materials contained at the Site may not otherwise be copied, transmitted, displayed, distributed, downloaded, licensed, modified, published, posted, reproduced, used, sold, transmitted, used to create a derivative work or otherwise used for commercial or public purposes without COMMUNITY FEDERAL SAVINGS BANK's® prior written consent.

The Site, including this page, may contain other proprietary notices and copyright information, the terms of which must be observed and followed. Certain images and information at the Site are the copyright or trademark of third parties and any use is subject to the terms and conditions of such third parties

Limitation of Liabilities and Warranties

INFORMATION ON THE SITE IS PROVIDED "AS IS" WITHOUT ANY WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF IMPLIED WARRANTIES, SO THE ABOVE EXCLUSION MAY NOT APPLY TO YOU.

The information contained at the Site may include inaccuracies or typographical errors. COMMUNITY FEDERAL SAVINGS BANK® from time to time amends, changes, adds, deletes, updates or alters the information contained at this Site, including information regarding the products and services described at the Site, without notice.

COMMUNITY FEDERAL SAVINGS BANK® assumes no liability for any errors or omissions in the information contained at the Site and expressly disclaims any responsibility to update the information contained at the Site.

IN NO EVENT SHALL COMMUNITY FEDERAL SAVINGS BANK® BE LIABLE FOR ANY PUNITIVE, SPECIAL, DIRECT, INDIRECT, EXEMPLARY OR CONSEQUENTIAL DAMAGES OR ANY DAMAGES WHATSOEVER, INCLUDING BUT NOT LIMITED TO LOSS OF USE, DATA, OR PROFITS, WITHOUT REGARD TO THE FORM OF ANY ACTION, INCLUDING BUT NOT LIMITED TO CONTRACT AND TORT ACTIONS (INCLUDING LIBEL), ARISING OUT OF OR IN CONNECTION WITH THE USE, COPYING OR DISPLAY OF, OR THE INTERACTION OR ANY OTHER FORM OF COMMUNICATION WITH, THE SITE AND THE INFORMATION CONTAINED AT THE SITE (INCLUDING VIA COMPUTER VIRUSES OR ANY OTHER FORM OF SOFTWARE).

Links to Other Internet Web Sites

Some of the Web sites listed as links herein are not under the control of COMMUNITY FEDERAL SAVINGS BANK®, but rather are exclusively controlled by third parties. Accordingly, COMMUNITY FEDERAL SAVINGS BANK® makes no representations whatsoever concerning such Web sites. Although COMMUNITY FEDERAL SAVINGS BANK® may provide a link to a third party, such a link is not an authorization, endorsement, sponsorship or affiliation by COMMUNITY FEDERAL SAVINGS BANK® with respect to such Web site, its owners or its providers.

Security

It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your account(s). Do not discuss, compare, or share information about your account number(s) with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized.

Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. If you are negligent in safeguarding your checks we will not be responsible for any losses you incur due to an alteration or forgery if we have paid the check in good faith and in accordance with reasonable commercial standards.

Except for consumer electronic funds transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, such as positive pay or commercially reasonable security procedures, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered, unless we acted in bad faith or to the extent our negligence contributed to the loss. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected.

