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**DOMESTIC BANK**  
**PO Box 3567 - Cranston, RI 02910**

**Toll Free Phone: 1-800-398-8472**

Business Days: Monday through Friday (Excluding Federal Holidays)  
MORE DETAILED INFORMATION IS AVAILABLE UPON REQUEST

## **ONLINE BANKING DISCLOSURE & AGREEMENT**

### **General Online Banking:**

- Perform account inquiries on checking, savings, certificate and loan accounts
- Obtain statement transaction detail on your accounts
- Transfer funds between your deposit and/or loan accounts
- Send secured e-mail messages to Bank personnel

### **Bill Payment:**

- Initiate bill payments to any merchant or vendor you choose
- To ensure that payment is properly credited to your account prior to the payment due date, please allow at least 5 to 7 business days from the date payment is submitted for your payment to reach your merchant or vendor.

### **Fees and Charges:**

- We do not charge for General Online Banking features.
- Normal check fees will be assessed when check orders are processed.

**LIMITATIONS ON FREQUENCY AND AMOUNT:** According to Federal Regulations, you may not make more than six (6) preauthorized or automatic transfers from your savings or money market account during a given monthly statement period. There are no limits on the number or dollar amount of transfers or payments you make from your checking account. Balances shown online are as of close of business for the prior business day. Balances may include deposits subject to verification by us. The balance may also differ from your records due to deposits in process, outstanding checks or other withdrawals, payments or charges. We have the right to cancel transactions if sufficient funds are not available in your account.

**USER ID AND PASSWORD:** The User ID and password issued to you is for your security purposes. Your password is confidential and should not be disclosed to third parties. You are responsible for safekeeping your password. You may change your password at any time by clicking on **"Change Password."** You should carefully select a password that is hard to guess. (We suggest that you stay away from names, dates, and information that may be easily guessed.) You agree not to disclose or otherwise make your password available to anyone not authorized to sign on your accounts.

**NO SIGNATURE REQUIREMENT:** When any payment or other on-line service generates items to be charged to your account, you agree that we may debit the designated account without requiring your signature on the item and without any notice to you.

**NOTICE OF LIABILITY:** Tell us AT ONCE if you believe your password has been lost or stolen. Telephoning us toll free at 1- 800-398-8472 during normal business hours is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit if one has been established.)

If you tell us within 2 business days after you learn of the loss or theft of your password, you can lose no more than \$50 if someone used your password without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your password, and we can prove we could have stopped someone from using your password without your permission if you had told us, you could lose as much as \$500.

If your statement shows transactions that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money lost, if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or hospital stay) kept you from telling us, we may extend the time period. If you believe that your password has been lost or stolen or that someone has transferred or may transfer money from your account without your permission call toll free 1- 800-398-8472 during normal business hours. You also have the option to write to us at Domestic Bank, Attention: Deposit Operations, PO Box 3567, Cranston, RI. 02910, or send e-mail to [bank@domesticbank.com](mailto:bank@domesticbank.com).

**BUSINESS DAYS:** Our business days are Monday through Friday. Holidays are not included.

**CUTOFF TIMES:** The following cutoff times pertain to specific Online Banking features. Transactions received after the cutoff time will/may be posted the following day.

Funds Transfers	4:00 p.m.
Bill Payments	4:00 p.m.

To ensure that payment is properly credited to your account prior to the payment due date, please allow at least 5 to 7 business days from the date payment is submitted for your payment to reach your merchant or vendor. The Bank is not responsible for any delays caused by the U.S. Postal Service.

**DOCUMENTATION:**

**Periodic Statement:** You will get a monthly account statement from us on your checking or savings account.

**Confirmation or Receipt:** A confirmation or receipt will be displayed at the time you make a transfer, submit a bill payment, initiate cash management transactions, or submit instructions for stop payments or check orders. This confirmation or receipt should be printed and kept for your records.

**OUR LIABILITY FOR INCOMPLETE TRANSACTIONS:**

If we do not complete a transaction to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will NOT be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to cover the transaction(s).
- If the money in your account is subject to legal process or other claim restricting such transaction.
- If the transaction would go over the credit limit on your account.

- If the terminal or system was not working properly and you knew about the breakdown when you started the transaction.
- If circumstances beyond our control (such as fire or flood) prevent the transaction, despite reasonable precautions that we have taken.
- If any information provided by you about the payee on a bill payment is incorrect.
- If there are any delays in handling the payment by the payee.
- Customer's negligence by sharing or handling of personal ID's or passwords which result in unauthorized account transactions.
- Customer's neglect to report thefts of passwords or IDs.

## **IN CASE OF ERRORS OR QUESTIONS:**

If you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt, contact us as soon as you can. Telephone us toll free at 1-800-398-8472, write to us at Domestic Bank, PO Box 3567, Cranston, RI 02910, Attention Deposit Operations, or e-mail us at [bank@domesticbank.com](mailto:bank@domesticbank.com). We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

We will need:

- Your name and account number
- A description of the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- The dollar amount of the suspected error
- Confirmation or Receipt number

For bill payment errors we will need:

- The account number used to pay the bill
- Payee name
- Date the payment was sent
- Confirmation or Receipt number
- Payment amount
- Payee account number

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will tell you the results of our investigation within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) calendar days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error, so that you have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint in writing and we do not receive it within ten (10) business days, we may not credit your account.

If we decide there was no error, we will send you a written explanation of our findings within three (3) business days after we finish our investigation. You may ask for copies of the documents we used in our investigation. If a notice or error involves an electronic funds transfer that was initiated in a foreign location, the applicable time period for action shall be twenty (20) business days in place of ten (10) business days, and ninety (90) calendar days in place of forty-five (45) calendar days.

**CONFIDENTIALITY:** We will disclose information to third parties about your account or the transaction that you make:

- To complete transactions as necessary;
- To verify the existence and condition of your account upon the request of a third party, such as a credit bureau or merchant; or
- To comply with government agency or court orders; or
- If you give us your written permission.

**VIRUS PROTECTION:** Domestic Bank is not responsible for any electronic virus or viruses that you may encounter. We encourage our customers to routinely scan their PC and diskettes using a reliable virus product to detect and remove any viruses. Undetected or un-repaired viruses may corrupt and destroy your programs, files and even your hardware. Additionally, you may unintentionally transmit the virus to other computers.

**NOTICES:** All notices from us will be effective when we have mailed them or delivered them to your last known address on our records. Notices from you will be effective when received by us at the telephone number or the address specified in this agreement. We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you at least twenty-one (21) days before the effective date of any change, as required by law. Use of this service is subject to existing regulations governing your account and any future changes to those regulations.

**TERMINATION:** You agree that we may terminate this agreement if:

- You or any authorized user of your password breach this or any other agreement with us;
- We have reason to believe that there has been an unauthorized use of your account or password;
- We notify you or any other party to your account that we have canceled or will cancel this Agreement;

You or any other party to your account can terminate this Agreement by notifying us in writing. Termination of service will be effective the first business day following receipt of your written notice. Termination of this Agreement will not affect the rights and responsibilities of the parties under this Agreement for transactions initiated before termination.