ExpressMobile (Mobile Banking)
Terms and Conditions
Effective 6/1/2010

By proceeding, you acknowledge that you have already read and agreed to the Online Banking agreement and disclosures. You further acknowledge that you also have read and agree to the following specific terms for Mobile Banking.

With Mobile Banking, you are limited to (i) transfer funds between your checking, Savings and signature credit line accounts, (ii) find out if checks have cleared, and (iii) verify account balances (except for IRA accounts HAS accounts and certificates). Bill Payment using Mobile Banking is not yet available. There are no special fees for using Mobile Banking.

Your use of San Francisco Federal Credit Union's Mobile Banking system is subject to the terms of your Credit Union Member Handbook including the Electronic Funds Transfer Disclosures, your Online Banking Agreement with the Credit Union, and the following additional terms and conditions.

Mobile Banking service is part of Online Banking and will work on any mobile telephone device capable of downloading the San Francisco Federal Credit Union Mobile Banking application. You can find more information about Mobile Banking at www.SanFranciscoFCU.com including a copy of these Mobile Banking terms for download and printing. To access Mobile Banking, you must first enroll in Online Banking, obtain an activation code and set up a special Mobile PIN. You must download San Francisco Federal Credit Union's mobile banking application onto your cell phone or PDA, in which you will confirm your account access with an activation code, member number and Mobile PIN. You will then use your Mobile PIN to access your accounts from your cell phone/PDA at anytime.

Special software terms: **1**. Upon completion of the prescribed registration and activation procedures, you will be permitted to download the Software for installation into your mobile phone/device and be granted the non-exclusive, non-transferable right to use the Software, but subject always to the following conditions: **a.** You will not use the Software for any purpose other than to access your own account(s) via the Mobile Banking-service on your own mobile device; **b.** You will not download or install the Software into a mobile phone which you do not own or have exclusive control; **c.** You will not permit or enable any person to access the Software, or leave your mobile device unattended in such a manner as to enable a person to access the Software; **d.** You will not reproduce, modify or reverse engineer the Software or permit another person to do so; **e.** You will not permit any person to access your Security Codes or activation codes or otherwise enable him to download a copy of the Software; and **f.** The Software is made available to you strictly on an "as is" basis, no warranty is made in relation to the Software, and all warranties which may be implied by law or custom are excluded. **2.** You agree that the Credit Union cannot ensure that the Software will be compatible with any given mobile device, and you agree that you will not hold the Credit Union liable for any such incompatibility or for any loss or damage to any mobile device which may be caused by the Software or the installation process.