## <u>Terms & Conditions</u> Electronic Funds Disclosure

By accessing CU@HOME, you agree that it is your responsibility to safeguard your password and that you will be responsible for any losses if you authorize anyone to use your password.

You assume all responsibility for any losses that occur on your account due to negligence, i.e.: failing to protect your password from unauthorized use.

You acknowledge that it is your responsibility to carefully review your statements, to balance your account and to contact the credit union immediately if you believe there is a discrepancy between a transaction you performed and the actual transaction on your account.

You acknowledge that you are responsible for accurately entering all data to perform transactions, for verifying each transaction prior to completion and that the credit union will not be liable for errors or incorrect transfers made by you via CU@HOME.

You agree to notify the credit union immediately by telephone and send written confirmation if an unauthorized person obtains access to your password, you suspect fraud or you discover unauthorized activity or transfers on your account.

You understand and agree that ownership may not be identical on all account types under your primary account number and that by allowing a joint owner access on one account type, you are allowing them access to all account types under your primary account number. You agree that you will be responsible for all transactions made by any joint owner.

The credit union may discontinue or restrict CU@HOME transactions without notice. You may terminate this agreement at any time by giving the credit union written notice. By accessing CU@HOME using your personal identification number (PIN) means you have read, understand, and agree with the disclosure connected with this service. You agree to future changes in terms, which will be provided electronically.