

All credits are provisional and accepted subject to the provisions of the Uniform Commercial Code and the Consumer 1st Federal Credit Union by-laws. Except as governed by federal law, this agreement is governed in accordance with the laws of Pennsylvania. We reserve the right to limit access or cancel online access at any time.

NAME: \_\_\_\_\_  
MEMBER NUMBER: \_\_\_\_\_  
E-MAIL ADDRESS: \_\_\_\_\_  
MAILING ADDRESS: \_\_\_\_\_  
DAY PHONE: \_\_\_\_\_  
EVENING PHONE: \_\_\_\_\_  
JOINT ACCOUNT OWNER: \_\_\_\_\_

—HOME BANKING

—ELECTRONIC STATEMENTS

**AUTHORIZATION**

I authorize Consumer 1st Federal Credit Union to allow Internet Home Banking on the account indication on this enrollment form. I further understand that applicable service fee(s) associated with the chosen plan will be directly debited from the same account. I understand that I am in full control of my account. If, at any time, I decide to discontinue the service, I will provide written notification to Consumer 1st Federal Credit Union. My use of internet Home Banking signifies that I have read and accepted all of the terms and conditions of internet Home Banking service.

SIGNATURE: \_\_\_\_\_

JOINT OWNER SIGNATURE: \_\_\_\_\_

Thank you for signing up to use our internet Home Banking service. Your confirmation will arrive via US Mail.

**Send this page to:**

Consumer 1st FCU  
1000 Cliff Mine Road Suite 140  
Pittsburgh, PA 15275

**CREDIT UNION**

**SERVICES**

- SHARE SAVINGS ACCOUNTS
- SHARE DRAFT (CHECKING) ACCOUNTS
- CHRISTMAS & VACATION ACCOUNTS
- CERTIFICATES OF DEPOSIT
- VISA DEBIT CARDS
- MOBILE BANKING/REMOTE DEPOSIT
- NEW & USED CAR LOANS
- PERSONAL SIGNATURE LOANS
- VISA CREDIT CARDS
- HOME EQUITY LOANS & LINES OF CREDIT
- SHARE SECURED LOANS
- ATR (BALLOON LOAN) FOR EDUCATION
- DIRECT DEPOSIT & PAYROLL DEDUCTIONS
- CREDIT REPORTS (CREDIT XPERT)
- VISA GIFT CARDS
- BILL PAYMENT & E-STATEMENTS
- ONLINE CHECK RE-ORDERING
- WIRE TRANSFERS
- YOUTH DEPOSIT PROGRAM
- FAMILY MEMBERSHIP



# Home Banking Terms & Disclosures

## INTRODUCTION

This brochure explains the terms and conditions for using our Internet Home Banking Service and contains certain disclosures and information regarding this service. Each of your Consumer 1st Federal Credit Union accounts are governed by other disclosures that were provided when you opened those accounts.



1000 Cliff Mine Road Suite 140  
Pittsburgh, PA 15275  
421-424-6050 Phone / 412-424-6054 Fax  
Web: [www.consumerhealthcarefcu.com](http://www.consumerhealthcarefcu.com)  
Email: [cu@consumerhealthcarefcu.com](mailto:cu@consumerhealthcarefcu.com)



## ACCOUNT ACCESS

This service permits you to access your account at any time (7 days a week and 24 hours a day) via standard PC internet access. Log onto our web site at [www.consumerhealthcarefcu.com](http://www.consumerhealthcarefcu.com) and select the "Services" link. Then choose "Electronic Services" to get to the login screen. Please note that there may be occasional "downtime" due to maintenance and/or server hardware failure.

## FEES

There are no monthly or transaction fees for accessing your account using this service. The credit union does not plan to charge in the future but reserves the right to charge in the future after providing a 30 day notice to you of our intent to charge. You will have to pay an internet provider a standard monthly access fee to use the Home Banking Service for which we have no control. The optional Electronic Bill Payment Service may have fees associated with its use and are covered by a separate disclosure.

## SERVICES

**TRANSFERS** - You may transfer funds within your member number only. This includes savings, share draft (checking), and loans. Transfers through the Home Banking system will immediately affect your account.

**WITHDRAWALS** - You may request a withdrawal from your savings and checking account. The balances will be affected immediately. If the withdrawal is done while the credit union is closed, the withdrawal will be mailed on the next business day. Our business days are Monday through Friday and exclude holidays.

**BALANCES** - You may view your share and loan account balances and availability and payoffs as applicable. These are real-time balances, but may not include outstanding share drafts and ATM/debit card or other electronic transactions which you may have done, but have not been received/posted to your account at/by the credit union.

**TRANSACTION HISTORY** - We permit you access to all transactions on your account for the current and previous month. This will not include outstanding share drafts and ATM/debit card or other electronic transactions which you may have done, but have not been received/posted to your account at/by the credit union. You may also access draft history in sequential order.

**PASSWORD CHANGES** - Your Home Banking password may be changed at any time. For your protection, this password

must be kept secret and should be changed on a regular basis. The staff at the credit union does not have access to your password, and must reset your account if it is forgotten.

**ADDITIONAL SERVICES** - We may offer new services in the future. These terms and conditions apply to all additional services, unless specifically noted otherwise.

## LIMITATIONS

Federal regulations limit some pre-authorized transfers which include transfers by phone, fax, overdraft and internet transfers to (6) per month. The credit union reserves the right to limit the number and amount of transactions in the future.

## PERIODIC STATEMENTS

You will receive a monthly statement of your accounts unless there is no draft or electronic activity, at which time you will then receive the statement quarterly. Electronic statements are available via the Internet to every member that signs up for Home Banking service.

## YOUR LIABILITY

In using the Home Banking account access, you agree to accept responsibility for protecting the integrity of your password, in order to prevent unauthorized transactions and/or account access. You also agree that the credit union may revoke your Internet account access if unauthorized account access and/or transactions occur as the apparent result of your negligence in safeguarding the password. Granting access to your account via the internet to any other person (non owner) will make you financially liable for all unauthorized access, losses or misuses of the account, until reported to the credit union.

You must tell the credit union at once, if you believe your account number, password, or any record thereof, has been lost or stolen, or if your account has been accessed without your authority. Telephoning is the best way of keeping your possible losses down, but you may also notify us via the Internet or by writing to the credit union at:

Consumer 1st FCU, 1000 Cliff Mine Road Ste 140, Pittsburgh PA 15275  
You could lose all of the money in your accounts, but if you tell us within two (2) business days of the loss, theft or unauthorized access, you can lose no more than \$50 if someone accessed your account without your permission. If you do NOT tell us within two (2) business days after you learn of the unauthorized access, and we can prove we could have stopped someone from accessing your account without your permission if you had told us, you could lose as much as \$500.

If your statement shows any electronic fund transfer that you did not make or authorize to be made, tell us at once. If you do not tell us within 60 days after the statement was mailed or became available to you via Electronic Statements, you may not get back any money you 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 kept you from telling us, we may extend the time periods.

## OUR LIABILITY

If we do not complete a transfer or withdrawal 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 resulting from this failure to act. There are some exceptions. We will not be liable: 1) If through no fault of ours, you do not have available funds to make the transfer and/or withdrawal, 2) If the system was not working properly and you knew of the breakdown when you started the transaction, 3) If the internet Home Banking system fails to perform your transaction due to a mechanical or software malfunction beyond our control, 4) If your account is flagged for a lost/stolen password, or unauthorized transaction on the account, 5) If circumstances beyond our control, such as a fire or flood, prevent the transaction despite reasonable precautions we have taken, 6) Any other exceptions related to other agreements we may have with you.

## ERRORS AND QUESTIONS

In case of errors or questions about your electronic transfers, telephone the credit union at 412-424-6050, or write us at Consumer 1st FCU, 1000 Cliff Mine Road Ste 140, Pittsburgh, PA 15275 as soon as you can. We must hear from you no later than 60 days after you learn of the error. You will need to tell us: 1) Your name and member number, 2) Why you believe there is an error and the dollar amount involved, 3) Approximately when the error took place. 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 and correct any error promptly. If we need more time, we may take up to forty-five (45) days to investigate this complaint, but you will have the use of the funds in question after the ten (10) business days. 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 during the investigation.

If we decide that there is no error, we will send you a written explanation within three (3) business days after we complete our investigation. You may ask for copies of the documents that we used in our investigation.

If you need more information about our error resolution procedures, call us at the telephone number shown above.

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