



C-E Federal Credit Union i-branch Agreement Disclosure



By completing and signing the i-branch application, I apply for a C-E Federal Credit Union confidential Personal Identification Number (PIN) for use with i-branch home banking.

I understand that I cannot use i-branch without a PIN and that I must apply for it in writing and that the credit union will not keep a record of it. It is my understanding that my PIN may be used for transfers between accounts, information regarding my account, check withdrawals made out in my name on my accounts (except Individual Retirement Accounts and Certificates of Deposit), and for such transactions as may become available of which this agreement is made a part by reference. I am responsible for the safekeeping of my PIN and for all transactions made by use of i-branch.

I will notify the Credit Union immediately and send written confirmation if my PIN is disclosed to anyone other than a joint owner of my account. If I disclose my PIN to anyone, however, I understand that I have given them access to my accounts via i-branch and that I am responsible for such transactions.

I further understand that my PIN is not transferable and I will not disclose the PIN or permit any unauthorized use thereof.

If I default on any amounts I owe under this Agreement, I agree to pay any and all attorney fees and collection costs incurred by the Credit Union to the extent allowed by law.

Tell us **AT ONCE** if you believe your PIN has been used by an unauthorized party or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all money in your account.

If you tell us within two (2) business days, you could lose no more than \$50.00 if someone used your PIN without permission.

If you do **NOT** tell us within two (2) business days after you learn of the loss of unauthorized use of your PIN, and we can prove that we could have stopped someone from using your PIN without your permission if you had told us, you could lose as much as \$500.

Also if your statement shows transfers 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 you lost after sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If good reasons (such as a long trip or hospital stay) kept you from telling us, we will extend the time periods.

If you believe your PIN has been stolen or that someone has withdrawn or may withdraw money from your account without your permission, call (713)645-4961 or write: C-E FEC, 7002 Fauna, Houston, Texas 77061. Our business hours are Monday-Thursday, 8:30 a.m. to 5:00 p.m. Friday 9:00 a.m. to 6:00 p.m.

I understand that the Credit Union reserves the right to discontinue access to i-branch without notice and will not be liable for failure to honor any transactions.

Amendments to this agreement may be provided to me, in accordance with applicable laws, without restatement of the terms. The use of i-branch is subject to such other terms, conditions and requirements as the Credit Union may establish from time to time.

I understand that the Credit Union must give 21 days notice if it makes any changes in this agreement. Transactions made through i-branch are binding on the credit union only after verification by the credit union. Transactions after the normal business hours each day may be posted to the appropriate accounts on the next business date after the date of such transactions.

The total dollar amount of transactions via i-branch is subject to limits set by the Credit Union, and sufficient verified funds must be available to satisfy my transaction instructions. The Credit Union reserves the right to impose service charges at a future date after giving you notice of such service charges.

The i-branch will be available for your convenience 24 hours a day, 365 days a year, with minor interruptions for end-of-day in-house processing. Information concerning your share or loan account will only be given to third parties if: (1) in order to comply with an order of a government agency or court, or (2) if you give us written permission, or (3) when it is necessary to complete the electronic transfer into your account.

If we do not complete a transfer to your account in time or for 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: (1) if circumstances beyond our control (such as fire or flood) prevent the transfer despite reasonable precautions we have taken (2) if the party sending us the deposit falls to generate the correct amount on time or (3) if, through no fault of ours, you do not have enough money in your account to make the transfer.

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFER, call us at 713-645-4961 or write 7002 Fauna, Houston, Texas 77061 as soon as you can. We must hear from you no later than 60 days after we send the FIRST statement in which the error appeared.

- Tell us your name and account number.
- Describe the error or transaction that you are not sure of and explain as clearly as possible why you believe that this is an error or why you are requesting more information.
- Tell us the dollar amount in question.
- If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will notify you within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will re-credit your account within 10 business days for the amount you think is in error, so that you will have use of the funds during the time it takes us to complete our investigation.

Account Number _____

Name _____ Joint Owner _____

Address _____ Apt Number _____

City/State/Zip _____

Home Telephone# _____ Work Telephone# _____

Email (for enrollment notification) _____

I agree, by the use of i-branch to be bound by the terms contained in the attached Agreement/Disclosure Statement. I understand that transfers performed after business hours will be posted as next day's business. I understand that if I disclose my password to my Joint Owner, they will have access to all accounts identified with my account number.

Signature _____ Date _____

Joint Signature _____ Date _____

RELEASE: For use by primary owner only if a joint owner will **NOT** have access to i-branch. I, _____ a member of C-E FCU have applied for a confidential i-branch PIN for the account number listed above. I understand that this PIN is not to be revealed to anyone, and is to be used only with i-branch. I do not wish the joint owner(s) to sign this application card. I agree that I am responsible for information obtained and/or transactions performed through the use of my i-branch PIN.

Signature _____ Date _____