

# **ONLINE, MOBILE BANKING AND ESTATEMENT AGREEMENT AND DISCLOSURE**

This Agreement and Disclosure is the contract between you and First Class Community Credit Union which covers your and our rights and responsibilities concerning the online and mobile banking services offered to you by First Class Community Credit Union. These services permit you to electronically initiate account transactions involving your accounts at First Class Community Credit Union. By requesting and using the online and mobile banking service, referred to as e-branch, you agree to the terms and conditions of this Agreement, and any amendments.

Anytime that you access your account(s) through a computer, mobile device, mobile application, or via text alert or text message, you are accessing the account through e-branch. Standard data and text messaging rates may apply.

**E-BRANCH ACCOUNT ACCESS:** If we approve your application for the e-branch service, you may use your personal computer, mobile device, or any other device that allows for internet usage to access your accounts at First Class Community Credit Union. You must use the password and username assigned to you, to access your accounts. Each person who is an owner on an account may apply for access via e-branch service. Unless the primary owner notifies First Class Community Credit Union otherwise, any person who can transact business on an account as a joint owner will have the same capability electronically. You will need a personal computer, a mobile phone or tablet with access to the Internet in order to use the e-branch service. You are responsible for the installation and maintenance of your computer. First Class Community Credit Union is not responsible for any errors or failures involving any telephone service, Internet Service, or for the software or hardware of your computer.

You may use the e-branch service to:

- View account balances and transaction history of your share draft (checking), share savings, and loan accounts.
- Make transfers between your authorized share draft (checking) and share savings accounts.
- Make loan payments from your share draft (checking) or savings accounts.
- Request a withdrawal from your regular share account by teller check, which can only be mailed to the address of record.\*
- View and print checks that have cleared your share draft (checking) account.
- Inquire if a specific check number has cleared.
- Change your username and password.

- Setup and review text alerts.
- Access and use iPay, First Class Community Credit Union's bill pay service.
- Conduct any other transactions permitted by First Class Community Credit Union.

\*Fees may apply. Please see First Class Community Credit Union's Fee Schedule.

**TRANSACTION LIMITATIONS:** The following limitations on e-branch transactions may apply in using the services listed below:

You may transfer funds to other accounts of yours at First Class Community Credit Union. If you make more than six transfers or withdrawals from your **Money Market Account** during any statement period, your account may have fees assessed. Please see First Class Community Credit Union's Fee Schedule.

First Class Community Credit Union will not be required to complete a withdrawal or transfer from your share accounts if you do not have enough money in the designated account to cover the transaction. You agree not to use the e-branch services to initiate a transaction that would cause the balance in your designated share account to go below zero. We will not be required to complete such a transaction, but if we do so, you agree to pay us the excess amount or improperly withdrawn or transferred amount immediately upon our request. We will also refuse to complete your e-branch transactions if we have cancelled your e-branch access, or we cannot complete the transaction for security reasons.

**ACCOUNT INFORMATION:** The account balance and transaction history information may be limited to recent account information involving your accounts. Also, the availability of funds for transfer or withdrawal may be limited due to processing time and our Funds Availability Policy.

**MOBILE BANKING:** You may access your account(s) at any time through your mobile device with the device's browser. You may also access your account(s) through First Class Community Credit Union mobile app. All transaction limitations apply when transacting through your mobile device or through mobile apps. First Class Community Credit Union does not guarantee that your device will be compatible with mobile banking. It is up to you to maintain proper security features on your mobile device to ensure secure connections to mobile banking.

First Class Community Credit Union will not be responsible for any fees incurred by your device carrier. Standard data usage fees will apply determined by the contract you signed with your mobile device carrier.

**USER SECURITY:** You agree to be mindful of the security and safety guidelines of using online or mobile banking from any computer and/or mobile device. We recommend that you never give out account information or login usernames or passwords to anyone. You agree that if you do allow access to online or mobile banking to any unauthorized user, that you will be responsible for those transactions and any fees that correspond to the transactions. First Class Community Credit Union will not be liable for any of your losses.

iPay, is a free service offered by First Class Community Credit Union. However, fees may be involved dependent upon how the service is used. In order to use iPay, you must read and agree to the Terms and Conditions listed on the iPay site within e-branch.

**TEXT ALERTS & SMS TEXTING:** To participate in text messaging program, you must have an SMS/text messaging-enabled mobile phone. You are responsible for standard text rates and/or data usage rates that apply in conjunction with any of the terms and conditions of your agreement(s) with your cell phone carrier.

**ESTATEMENTS:** If you have also enrolled in estatements you will receive your First Class Community Credit Union account statements electronically and you will no longer be sent paper statements.

Paper statements may be printed from e-branch, or you may request a paper statement to be mailed to you at the address on file by contacting First Class Community Credit Union at 1-800-392-7122 or by email at [firstclassinfo@gofirstclass.org](mailto:firstclassinfo@gofirstclass.org). Fees may be assessed per statement copy requested as noted in First Class Community Credit Union's Fee Schedule.

By enrolling in estatements you also agree to receive all regulatory and account disclosure information electronically.

**MOBILE PHONE:** If we need to contact you to service your account or collect any amounts you owe, you authorize us (and our affiliates, agents or contractors) to contact you at any number you provide, from which you call us, or at which we believe we can reach you. We may contact you in any way, such as calling or texting. We may contact you by using an automated dialer or prerecorded messages. We may contact you on a mobile, wireless or similar device, even if you are charged for it.

**FEES:** Use of Online and Mobile Banking with First Class Community Credit Union is free; however, standard account fees do apply (example, overdraft fees). For all fees, please see the First Class Community Credit Union's Fee Schedule.

**CONFIDENTIALITY:** The First Class Community Credit Union Privacy Policy will be followed for all online and mobile banking transactions.

**CHANGES:** First Class Community Credit Union reserves the right to make changes to this policy at any time. If changes are made, you will be asked to agree to the new terms the first time you log on after the new terms go into effect.

Please note that not all e-branch features will be available for use in mobile apps, text alerts and SMS texting.