



Online Banking Registration Form

ENROLLMENT IN CFCU ONLINE BANKING IS AS EASY AS 1, 2, 3...

1. Print out this application.
2. Fill out application in its entirety, read disclosure and sign.
3. Return only the application to the credit union, and we will call you with your password, which you will be prompted to change upon first log in.

Account Number: (THIS WILL BE YOUR USER ID) _____ (Do not list sub-accounts)

(ANY ACCOUNT YOU ARE A SIGNER ON YOU WILL BE ABLE TO VIEW. BUSINESS ACCOUNTS MUST FILL OUT A SEPARATE APPLICATION.)

Name: _____

Home Address: _____

City: _____

State: _____ **Zip Code:** _____

Home Phone: _____ **Work Phone:** _____ **Cell:** _____

Email Address (required): _____

AUTHORIZATION

By signing below, I am applying for CFCU Internet Services. Should you approve my application, I agree that my use of CFCU Internet Services will be governed by all CFCU Account Agreements, Disclosures, and Fee Schedules, as well as the CFCU Internet Services Agreement and Disclosure Statement. I agree I have received and read the CFCU Internet Services Disclosure and accept the terms. I agree to enroll in online e-statements or pay the \$3.00 per statement fee to receive paper statements at home by mail. I understand that my password is issued for security purposes to authenticate electronic transfers and withdrawals. It is my responsibility to safeguard my password. I understand that if I disclose my password to any non-owner, I am fully responsible for transactions performed on my accounts. By signing this application, I expressly agree that you may send any required disclosures or information to me by electronic communication. Information submitted will be verified against our membership records on file. Discrepancies in the information provided above will cause your application for CFCU Internet Services to be rejected.

Signature _____ **Date**

CFCU Internet Disclosure

I. CFCU Internet Services.

This CFCU Internet Services Agreement (“Agreement”) is between Community First Credit Union. (hereinafter “we, us, our or Credit Union”), and each member who has enrolled in our online service, together with any person who is authorized by a member to use or access their online service (hereinafter referred together as “you, your or yours.”)

CFCU Online and E-Statements are additional “electronic” services provided to increase the convenience to our members. This Agreement supplements the other terms and conditions set forth in the Credit Union’s Membership, Account and Account Services Agreement and Disclosures (the “Membership Agreement”), to which you previously agreed and received. To the extent that there is any conflict between the terms of the Membership Agreement and this Agreement, this CFCU Internet Services Agreement will govern our relationship with you.

You understand that by signing an application, completing and submitting an application online, using or continuing to use these services, you agree to the terms and conditions of this Agreement.

You warrant and agree that you will not use Credit Union accounts or services, including but not limited to loans, to make or facilitate any illegal transaction(s) as determined by applicable law; and that any such use, including any such authorized use, will constitute an event of default under this agreement. You agree that the Credit Union will not have any liability, responsibility or culpability whatsoever for any such use by you or any authorized user(s). You further agree to indemnify and hold the Credit Union harmless from any suits, liability, damages or adverse action of any kind that results directly or indirectly from such illegal use.

A. Definitions:

1. **“Access Device”** means any ATM Card, Debit Card, or other electronic access device and/or any codes, passwords or Personal Identification Numbers that we issue to allow you to access and/or use any account or other services.
2. **“Authorized User”** means any person who has actual, implied or apparent authority, or who any owner has given information, access device or documentation that enables such a person to access, withdraw, make transactions to or from your accounts, or to use any of your account services. This definition is intended to be construed broadly and includes without limitation all users acting under a written document such as a power of attorney as well as any person or entity that is authorized to make deposits or debits to or from your accounts with us.
3. **“Business Day”** means normal scheduled business hours.
4. **“Transaction”** means any deposit, order, payment, transfer, withdrawal or other instruction relating to any account or account services provided by the Credit Union.

B. Eligibility

In order to enroll and activate any CFCU Internet Service with us, you must be eligible to maintain an account with us.

To use CFCU Online and E-Statements, you must use a personal computer or other device with the capacity to interface by modem or otherwise with the Credit Union's or our agent's system. The Credit Union is not responsible for providing any equipment, services or advice related to equipment necessary to interface with our system, and the Credit Union is not responsible for any error in connections, transmissions or otherwise regarding any system, software, entries or instructions.

When using CFCU Online, when prompted, enter your User ID, then if your security phrase is correct that you created during enrollment, enter your CFCU Online security code, and any other requested information. By entering the correct information you will have direct access to your Credit Union accounts. Please be aware that three (3) incorrect password attempts will disable your access. You should carefully review the section regarding security and your password. You should keep your password in a secure location. Any person having access to your CFCU Online User ID and Password will be able to access CFCU Online and E-Statements and perform all transactions, including reviewing account information and making transfers.

It is your responsibility to inform the Credit Union in writing via U.S. Mail or by notifying us at web_inquiry@cfcua.com if your e-mail address changes. If we receive a rejection message from your e-mail address of record, we will attempt to confirm your current e-mail address. Failure to notify us will result in termination of CFCU Online and E-Statements access until an updated e-mail address is provided to the Credit Union.

II. Setup and use of CFCU Online and E-Statements.

A. Equipment and Software Requirements

1. To use CFCU Online and E-Statements, you need a computer with a modem and a web browser (such as Netscape Navigator®, Microsoft Internet Explorer® or an equivalent). You are responsible for the set-up and maintenance of your home computer and modem.
2. Before registering for this service, please take note of the system requirements. The following components are required to use CFCU Online and E-Statements:
 - PC with Windows 7 or 8
 - Mac OSX 10.5 and higher
 - Apple Macbook, Macbook Air, iMac
 - Microsoft Internet Explorer 9 or higher
 - Mozilla Firefox version 36 or higher (Mozilla recommends always using the latest version for security purposes)
 - Apple Safari version 5.1 or higher

 - Adobe Reader 9 or higher (for E-Statements)

III. CFCU Online

A. CFCU Online Services:

1. Account Access. You can use CFCU Online to access your accounts with us. CFCU Online allows you to:
 - Transfer funds between checking, and savings accounts.
 - See a summary of your accounts.
 - Make transfer payments to Line of Credit, Personal Loan, Auto Loan, Home Equity Loans, and 2nd Mortgages with the Credit Union with funds transferred from Checking, and/or Savings accounts.
 - Get account information and/or statement updates.
 - Make Visa payments.
 - Access information about the Credit Union, our products and services, and other items of general interest.

 - Receive and send electronic messages to the Credit Union. You understand that we may not immediately receive e-mail communications that you send and will not take action based upon e-mail requests until we actually receive your message and have reasonable opportunity to act. If you need to contact the Credit Union immediately, you may call 440-997-5919 and ask for the department you need. You understand that we may require that you document any oral request in writing before taking some actions.

B. Additional Information about CFCU Online.

You must designate one account as your primary CFCU Online account. We link your other accounts to your primary account.

1. You may transfer funds through CFCU Online in any amount.
2. Processing Fund Transfers. We can process a fund transfer on the same Business Day as your online transaction, if we receive your instruction before the end of the Business Day. If we receive your instruction after the end of the Business Day, we will process the transaction on our next Business Day.

If there are insufficient funds in your account to make the transfer or payment you have authorized, we will decline the transaction request.

IV. E-Statements

A. You need to be enrolled in CFCU Online in order to receive your statements by E-Statements.

1. You will need to execute (electronically) the Electronic Statement, Disclosure and Notice Authorization. You will then be informed via e-mail when your statement is available. It is your responsibility to retrieve your statement. **You will no longer receive statement(s) by U.S. Mail.**
2. You have the right or option to request a periodic statement provided on paper. You can request a copy by contacting the credit union in person, by phone, or by e-mail and **there is a fee for this service.**
3. By consenting to CFCU Online and E-Statements, you also consent to receive disclosures and other communications electronically from the Credit Union. You agree to enroll in online e-statements or pay a \$3.00 per statement fee to receive paper statements at home by mail if you use our home banking service.

4. You have the right to cancel E-Statements at any time. Any person on the account may request cancellation of E-Statements.
5. CFCU reserves the right to withdraw any member's E-Statement privileges at any time for misuse or non-compliance with the CFCU Internet Services Agreement.

V. Responsibilities.

A. The Member's Responsibilities.

1. Your Rights and Responsibilities.

a. Authorized Use of Services by other Persons. You are responsible for keeping your password and account data confidential. We are entitled to act on transaction instructions received using your password, and you agree that the use of your password will have the same effect as your signature authorizing [or "will authenticate your identity and verify the instruction you have provided to us for"] the transaction(s). If you authorize other persons to use your password in any manner, your authorization will be considered unlimited in amount and manner until you have notified us that you have revoked the authorization and changed your password. If notification is by phone, e-mail, or in person, it must be followed by written notification within 14 days. You are responsible for any transactions made by such persons until you notify us that transfers by that person ["or instruction regarding your account(s)"] are no longer authorized and we have a reasonable opportunity to act upon the change of your password.

Access to Account Information: You agree that all authorized users will have access to information regarding transactions on your account, including but not limited to transactions, account balances, account history, payments and other information relating to or arising with regard to this account or any transaction using this service.

b. Member's Liability for Unauthorized Transactions.

Member's Liability for Unauthorized Transactions. NOTE: Federal law requires that if you believe your password has been lost or stolen, and you tell us within two (2) business days after you learn of the loss or theft, your maximum liability is \$50 if someone used your password without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your password and we can prove that we could have prevented someone from using your password without your permission, if you had told us, your liability could increase up to \$500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the FIRST statement (U.S. Mail or E-Statements) showing such a transfer, you may not get back any money you lost after the 60 days, if we can prove that we could have stopped someone from taking the money if you had told us in time. Your role is extremely important in the prevention of any wrongful use of your account. You must promptly examine your account statement. If you find that your records and ours disagree, you must contact the Credit Union Member Services Department by calling 440-997-5919 immediately or you can e-mail us directly at **web_inquiry@cfcua.com**.

c. Resolving Errors or Problems.

If you think your statement is wrong or if you need more information about a transfer listed on the statement, please contact us by phone at 440-997-5919, e-mail us at **web_inquiry@cfcua.com**, or write to us directly at Community First Credit Union, 2043 E. Prospect Rd. Ashtabula, OH 44004 as soon as you can.

We must hear from you no later than 60 days after we sent the FIRST statement (by U.S. Mail or E-Statements) on which the problem or error appeared. When you contact us, our representative will need to know the following information:

- Your name and account number;
- A description of the error or the transfer you are unsure about, and an explanation of why you believe it is an error or why you need more information; and
- The dollar amount of the suspected error.

If you tell us orally [or by electronic communication], 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 after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. If we decide that there was not an error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

B. The Credit Union's Responsibilities.

1. Liability for Failure to Make Transfers.

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we may be liable for your losses or damages.

However, there are some exceptions we will not be liable, for instance:

- a. if, through no fault of ours, you do not have enough money in your account to make the transfer;
- b. if the transfer would go over the balance in your designated overdraft savings account;
- c. if the funds in your account were attached or the transfer cannot be made because of legal restrictions affecting your account;
- d. if circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken;
- e. if the terminal or system was not working properly and you knew about the breakdown when you started the transfer;
- f. there may be other exceptions stated in our agreement with you.

2. Record Retention

CFCU follows U.S. Government regulations regarding record retention for financial institutions.

VI. Changes In Terms and Other Amendments.

The Credit Union may change CFCU Online or E-Statements and the terms, including fees for multiple accounts, set forth in this Agreement at any time. You will be notified of any such change as required by applicable law, either by mail or by an electronic message. Your use of these services after any such change will evidence your agreement to any changes.

VII. Termination.

You may terminate your CFCU Online services with 30 days prior notice to us in writing with your signature.

Your CFCU Online and E-Statements services will remain in effect until terminated by you or us. You may notify us to cancel these services at any time by submitting a signed cancellation to us. This cancellation policy applies to your CFCU Online and E-statement service and does not terminate your other relationships with us.

We may terminate your participation in CFCU Online and E-Statements for any reason, at any time, including inactivity of online access. Your account will become disabled after 90 days of not signing into your account, you will then be required to re-enroll. We will attempt to notify you in advance, but we are not obligated to do so.