

# Electronic Services Agreement

Welcome to Fremont Federal Credit Union's Electronic Services which include: Online Banking (PC home banking), E-Statements (electronic statement delivery service) and Mobile Banking (smart phone applications). Our goal is to provide you with many secure options to access your accounts at your convenience.

By accepting the terms of this agreement, you hereby apply for a Fremont Federal Credit Union (herein referred to as "us", "we" or "our") confidential password/PIN for use with our Electronic Services. You will activate your password/PIN upon your initial login. We strongly recommend that your Online Banking password contain a minimum of 8 characters, both alpha and numeric with a maximum of 20 characters. Use of your password/PIN will be considered the same as a written authorization signature. You agree to keep this password/PIN and any other password/PINS that you obtain from us confidential. Any person who has access to your password/PIN will have full access to your account and you will be responsible for any such transactions. If you feel your password/PIN has been disclosed to anyone other than a joint owner on your account, please contact us immediately. You are responsible for the safekeeping of your password/PIN

## **E-Statement**

By agreeing to receive your credit union statement electronically, you also agree to notify us immediately of any changes in your e-mail address. By electing to receive your statement electronically, we will no longer send your statement through the U.S. mail. TO discontinue this electronic delivery service, notice must be in writing. Notice of cancellation must be received by us at least 10 business days prior to statement print date to effect a change. E-statements returned a undeliverable may be converted to a paper statement and sent through the U.S. Mail.

## **Online Banking and Mobile Banking**

By agreeing, it is your understanding that your password/PIN may be used for transfers within your account(s), transfers to other members' accounts, and information regarding your account. Transactions made after the close of normal business hours each day may be posted to the appropriate accounts on the next business day after the date of such transaction. Transactions made through Online Banking or Mobile Banking services are binding on the Credit Union only after verification by the Credit Union. The total dollar amount of transactions via these services is subject to limits set by the Credit Union, and sufficient verified funds must be available to satisfy the transaction instructions.

The Credit Union reserves the right to change, suspend, or eliminate all or any aspect of Online Banking and E-Statement, or Mobile Banking upon notice. Amendments to this Agreement may be provided to you, in accordance with applicable laws, without restatement of the terms.

By signing on to any of our Online Services, you are agreeing to the terms of this Agreement and waive all present or future claims against Fremont Federal Credit Union and release said Credit Union from all responsibility for loss or damage not caused by the Credit Union's negligence, which might incur through unauthorized transactions of any kind from your account(s) through the custody and use of the password/PIN. You also agree that in no event will we be liable for any technical, hardware or software failure of any kind, any interruption in the availability of our service, any delay in operation or transmission, any incomplete transmission, computer virus, loss of data, or other similar loss.