

# Online Banking & eStatement Disclosure

*Retain for your Records*



Federal Credit Union

**DISCLOSURES and AGREEMENT:** This Agreement governs Online Banking & eStatements and related e-services, provided by Atlantic Federal Credit Union. Please read it carefully. In this Agreement, the words “you,” “your” and “yours” mean each and every person who utilizes the services. The words “we,” “us,” “our” and “Credit Union” mean Atlantic Federal Credit Union. The primary owner of this account agrees to share any and all disclosures regarding the use of this service with any and all authorized signors who utilize it. The words “The Service” refer only to those electronic and related services listed as follows:

- Online Banking
- eStatements
- Cleared Check Images

**AGREEMENT:** You agree to all rules and regulations affecting the use of your Personal Identification Number (PIN) and the services provided by us for your convenience. Personal Identification Number (PIN): Your PIN will be your "remote banking signature." You are responsible for maintaining its confidentiality. You should make every effort to safeguard your PIN to prevent unauthorized use and to report any loss or theft accurately.

**ACCOUNT ACCESS:** Upon acceptance and approval of your application by the Credit Union for The Service, you may access your account at any time, seven days a week, twenty-four hours a day via the Internet whenever the system is not off-line for routine scheduled maintenance or other issue. Using standard PC telecommunications software or other Internet access, and your own personal identification information, you may obtain account balance and history information, transfer funds to and from any of the sub-accounts existing under your primary account number, and view check images. You may further apply within the service for access to eStatements, replacing your mailed, paper account statements with an electronic version which may be printed at your leisure.

**JOINT ACCOUNTS:** We issue a Personal Identification Number (PIN) only to the primary account holder. You may make transfers to any other account on which you are a joint owner, but cannot transfer from those accounts. Once your Atlantic Online Banking account is activated, we may act on the verbal, written or electronic instructions of any authorized signor on that account including but not limited to PIN resets, access record requests, and security question resets.

**CHECK WITHDRAWAL REQUESTS:** You may request a check withdrawal from the following sub-accounts: Share, Regular Checking, and Money Market (MMA). We issue check(s) payable to the member-owner and all joint account holders separated by the word "or" (i.e. John Smith or Joan Smith). We mail check withdrawals to the address listed on our computer system during the next business day after the request.

**ACCESS LIMITATIONS:** Atlantic reserves the right to limit the amount of on-line access time per month or per session. We may refuse to allow withdrawals/transfers in some situations and will advise you accordingly if: (1) there is a dispute between account owners (unless a court has ordered the Credit Union to allow the withdrawal); (2) a legal garnishment or attachment is served; (3) the account secures any obligation to us; (4) required documentation has not been presented; or (5) you fail to repay a credit union loan on time.

**FEES AND SERVICE CHARGES:** Currently there are no service charges to use the Online Banking service. However, if this product is used without eStatements, the Credit Union may charge you a fee for each statement copy mailed to you via the US Postal Service. Please refer to the [Rate & Fee Schedule](#) for more information. All standard fees (i.e. overdraft, etc.) set forth in your Membership Account agreement applies. We reserve the right to institute charges for CU-Online account access or transactions in the future, but only after written notification to you at least 30 days in advance.

**YOUR RIGHT TO RECEIVE DOCUMENTATION:** All of your Online Banking account activity will appear on your regular account statement as an Online Banking item. The Credit Union will not provide separate documentation of this activity. You may print the confirmation of each transaction from your computer screen or record the transaction confirmation number for your records.

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**OUR LIABILITY FOR FAILURE TO MAKE TRANSFERS:** If we do not complete a transfer to or from your account on time or in correct amount according to our agreement with you, we will be liable for your losses or damages as required by Federal law. However, there are some exceptions. We will not be liable:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer would go over the credit limit on a loan (if you have overdraft protection in place).
- If Online Banking was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as war, fire, flood or other act of God) prevent the transfer, despite reasonable precautions that we have taken.
- If the funds in your account are subject to a court order or other restriction preventing the transfer.
- If your account is not in good standing, due to, but not limited to delinquent loans, negative account balances, etc.
- There may be other exceptions stated in our agreement with you.

**YOUR LIABILITY FOR UNAUTHORIZED TRANSFERS:** If you permit someone other than yourself to use your Online Banking access, all transactions are considered to be authorized by you and you are liable for this transaction. Tell us immediately if you believe your PIN has been lost or stolen. Telephoning is the best way of keeping your possible losses to a minimum. You could lose all the money in your account(s). If you tell us within two business days, you can lose no more than \$50.00 if someone used your PIN without your permission.

If you DO NOT tell us within 2 business days after you learn of the loss or theft of your PIN, and we can prove we could have stopped someone from using your PIN without your permission if you had told us, you could lose as much as \$500.00. 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 any money you lost after the 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 you believe your PIN has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, contact Member Services immediately as directed below.

**ERROR RESOLUTION:** In case of errors or questions about your electronic transfers, call or write to us immediately. Contact us if you think your statement, receipt is wrong, or you need more information about an item listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent you the first statement on which the problem or error appeared.

**Your inquiry must include:**

- Your name and account number
- Describe the error or transfer you are unsure about and explain as clearly as you can 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, we may require that you send in your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within 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 forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error to give you full use of the money while we complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 days, we may not credit your account.

If we decide there was 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 documents that we used in our investigation.



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**CONFIDENTIALITY:** The Credit Union will ONLY disclose information to third parties about your account:

- Where it is necessary for completing transfers, or
- In order to verify the existence and condition of your account to a third party, such as a credit bureau or merchant, or
- In order to comply with government agencies or court orders, or
- If you give us your written permission.

**INACTIVE ACCOUNTS:** If you sign up for Online Banking and do not use it for a consecutive 12 month period, the Credit Union reserves the right to dis-enroll you from this service.

**BUSINESS HOURS:** Monday through Thursday: 8:30 AM-5:00 PM, Friday 8:30 AM-6:00 PM (excluding holidays)

## **E-STATEMENTS ADDENDUM**

**ELECTRONIC STATEMENT:** You are automatically signed up to access electronic statements when you are given access to home banking. To finalize the process, you must apply within home banking by following the instructions provided.

**NON-ELECTRONIC STATEMENT:** You have the right to have your statement provided or made available to you in paper or non-electronic form. You may print your electronic statement from within home banking. In order to obtain a paper copy of your electronic statement from your Credit Union, contact Member Services. You may be charged a fee for each copy. Please see the [Rate & Fee Schedule](#) for more information.

**WITHDRAWAL OF CONSENT:** You have the right to withdraw your consent to have your statements provided in electronic form, and to begin to receive paper statements mailed to you. There may be fees in the event you withdraw your consent. Please see the [Rate & Fee Schedule](#) for more information. To withdraw consent you must contact Member Services either orally or in writing.

**DURATION OF CONSENT:** Your consent to have your statements provided electronically applies for each statement provided after we have received your consent and will continue until you withdraw your consent in accordance with the paragraph above of this Agreement, or when you disenroll, or are disenrolled, from home banking.

**ACCURATE AND UPDATED INFORMATION:** In order to obtain your statements electronically, you must provide the Credit Union with an accurate email address. If the email address you provide is not accurate, the Credit Union assumes no liability for sending the statement notification to such address. If the email address you provide is not deliverable, the Credit Union will provide your statements via U.S. mail to your address according to the Credit Union's records. If you change your email address, you must provide us with your new address. You must also provide us with updated information any time that information is needed to provide your statements electronically. To provide an updated email address or other information, you must contact Member Services three business days before the last day of the month to give us time to affect the change.

**AMENDMENTS OR CANCELLATION:** We may amend or cancel your Online Banking privileges at any time, without notice or cause. You may cancel this Agreement at any time by providing written notice to us that you wish to cancel. Cancellation will be effective as of the date we receive the notice. Any cancellation or termination will not affect your existing liability to us. In that event, all rights and obligations for any transaction(s) that occurs before the credit union receives notice of the cancellation shall be determined by this agreement.

**MISCELLANEOUS:** All credits for items are provisional and accepted subject to the provisions of the Uniform Commercial Code. Except as governed by the Federal Law, this agreement shall be construed and governed in accordance with the laws of the State of Maine.



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CONTACT INFORMATION:     ATTN: Member Services  
Atlantic Federal Credit Union  
P.O. Box 188, Brunswick, ME 04011-0188

Telephone: (207) 725-8728 · Fax: (207) 725-1290

E-mail: [member\\_services@atlanticfcu.com](mailto:member_services@atlanticfcu.com)

**\*Electronic mail is not secure, and confidential or personal information should not be communicated in this manner.**

*LIABILITY DISCLOSURE: By applying for Online Banking, you agree to accept responsibility for protecting the integrity of your Password, Security Question and Answer, and Challenge Questions and Answers, as applicable. In order to help prevent unauthorized transactions and/or account access, you also agree to ensure the security of the computer you own and/or use to access the Atlantic Federal Credit Union Online Banking. By securing the computer you own and/or use, we specifically mean installing anti-virus software, a firewall and spy ware detection software on your computer, and keeping this security software current; or verifying that the above security software has been installed and is current. You also agree that Atlantic FCU may revoke Online Banking if unauthorized account access and/or transactions occur as a result of your negligence in safeguarding the Password, Security Question and Answer, and Challenge Questions and Answers, and for ensuring the security of the computer you own and/or use to access the Atlantic Federal Credit Union Online Banking, as described above.*

*Edited July 12, 2013*

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## ONLINE BANKING LOGIN DIRECTIONS (Two options for first-time users)

1. Visit our website: [www.atlanticfcu.com](http://www.atlanticfcu.com) and select "Enroll Now" under the Online Banking Login; then follow registration steps (below)
2. Or enter this URL in your browser: <https://atlanticfcu.cuview.net/User/AccessSignin/Start> and select "Not Registered?"; then follow registration steps (below)
  - REGISTRATION Step 1 of 4: Enter your AFCU primary share account number; Enter the last 4 of your social security number; Enter your birthday and Type "YES"
    - Print a copy of the "Online Disclosure" for your records
  - Step 2 of 4: Enter Username and select a password (confirm)
  - Step 3 of 4: Select three Security Questions and answers (not case sensitive)
  - Step 4 of 4: Determine your "security phrase" and select a desired security image (numerous choices available)

## eSTATEMENT ENROLLMENT DIRECTIONS

In order to access this service, you will need to log into Online Banking. Once you have logged into your online account, proceed with the following steps:

- Click on the eStatements tab
- Enter your current email address to receive a monthly email notification, letting you know your statement is ready to view online, and click continue.
- Read the disclosure, verify that your email address is correct, and click on continue.
- Click the eStatement link to continue. (A new page will pop-up so be sure that any and all pop up blockers on your computer are turned off or be sure to allow pop-ups for our page.)
- Once the pop-up page loads, verify your email address again and click accept.

Once you have completed this action, you will have immediate access to your eStatements and will no longer receive paper statements. To access your online statement, click on the eStatement link.

Please contact any Member Service Representative by dialing 725-8728 or 1-800-834-0432 for Member Services. You may also email: [member\\_services@atlanticfcu.com](mailto:member_services@atlanticfcu.com).

Thank You for using Atlantic Online Banking & eStatements.