

## **Online Banking Electronic Services Access Disclosure and User Agreements**

The following Terms and Conditions govern the manner in which CU of Ohio (CUO) will provide Internet Banking Services. The words "We," and "Us," and "Our" refer to CU of Ohio ("Credit Union" or "CUO"). The words "Online Banking" and "Online Bill Pay" and "Service" refer to Internet Banking services. The words "You" and "Your" refer to each person authorized for Internet Banking services and each account owner or other person authorized to transact business on any Credit Union account which may be accessed through the Credit Union of Ohio Online Banking, Online Bill Pay Service and Open Transfers Service.

### **Credit Union of Ohio Online Banking and Bill Pay Service**

**Services:** You authorize CU of Ohio to utilize a third party to provide the Service to You on Our behalf.

**Internet Account Access:** You can use Credit Union of Ohio Online Banking access to:

- Obtain balances and other account details on your share and loan accounts.
- Make transfers between your share accounts, (regular share, checking and Money Market account(s)) and from your share account(s) to pay your consumer loans, overdraft line-of-credit, Home Equity line-of-credit, and Home Equity loans, as allowed. Transfers can be made on demand or can be scheduled as recurring and performed automatically.
- Make transfers from your share accounts (regular share, checking and Money Market account(s)) to other member share accounts that you are authorized to transfer to, as allowed. Transfers can be made on demand or can be scheduled as recurring and performed automatically.
- Review a minimum of 6 months transaction activity on your accounts and loans.
- Download selected transactions from regular share and checking accounts to personal financial management software, including Quicken®, and Microsoft Money®. Formats include OFX, Qif, QFX, QBO, and comma separated values.
- Make payments to third parties through Bill Payer service.
- View/Print online images of your cleared checks through your Credit Union of Ohio checking account.
- Place stop payments on checks you have written and ACH transactions.
- Reorder checks.
- Communicate securely with Credit Union of Ohio staff. (not real time communication)
- Receive real-time updates on your transactions, accounts, or personal schedules using Account Alerts.
- Change your Online Banking password.
- Enroll in our Estatement service and view statements.
- View pending Debit card transaction amounts. (Currently this information is limited to the hold date and transaction amount. Future updates will include merchant information.)

**Limitations on Transfers:** a. Federal Regulation D limits pre-authorized transfers from non-transaction accounts, such as regular share accounts and Money Market accounts, to no more than six (6) per account per calendar month. This includes transfers by phone, fax, wire and cable, overdraft transfers to checking, and Internet instruction. Transaction attempts that exceed six (6) will be automatically declined.

b. The functions and limitations of the Credit Union of Ohio Online Banking Internet account access service may be updated, without notice, at the option of Credit Union of Ohio in order to provide improved service to the membership.

**Liability:** By using Internet account access, you agree to accept responsibility for protecting the integrity of your password in order to prevent unauthorized transactions and/or account access. You also agree that Credit Union of Ohio may revoke your Internet account access if unauthorized account access and/or transactions occur as the apparent result of your negligence in safeguarding the Password and Verification questions. Granting access to your account via the Internet to any other person (non-owner) will make you financially liable for all unauthorized access, losses or misuse of the account, until reported to Credit Union of Ohio.

**Business Days:** For purposes of these disclosures, Credit Union of Ohio's business days are Monday through Friday, excluding holidays.

**Documentation of Transfers:** Your periodic statement will specifically identify each electronic transaction. You will receive a monthly account statement for each month in which you initiate electronic transactions. In any case, you will get a statement at least quarterly. Additionally, through Credit Union of Ohio Online Banking, you can view transaction activity at any time.

**Account Alerts:** As there are conditions that may affect the reliability of alerts, Account Alerts should not be relied upon solely for account information. Account Alerts are a convenience service only and should be used with other methods of account verification to verify your account status. (Such as checking your account status via Online Banking, Phone Banking, or by calling us.) CU of Ohio will not be liable for losses incurred as a result of decisions made, or not made, using information obtained only from an Account Alert and not verified by you.

**Liability for Failure to Make Transfers:** If Credit Union of Ohio fails to complete a transfer to or from your account on time 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 your transfer will go over the credit limit of your line-of-credit loan(s).
- c. If the funds in your account are subject to legal process, such as garnishment or attachment, or if the account is subject to a pledge or security agreement.
- d. If circumstances beyond our control prevent the transfer, despite reasonable precautions we have taken.
- e. If you have reported an unauthorized use of your PIN, reported it as stolen, or requested that we issue a new PIN, and we have as a result refused to honor the original PIN.
- f. If the transfer would exceed Regulation D limits.

**Information to Third Parties:** We will disclose information to third parties about your account or the transactions you make:

- a. If we return checks drawn on your account for insufficient funds or if we are unable to complete an electronic transfer because of insufficient funds.
- b. Where it is necessary for completing transfers.
- c. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant.
- d. In order to comply with a government agency or court order.
- e. If you give us your written permission.

### **User Agreement for Open Transfers Service**

**IMPORTANT:** To enroll in the Open Transfers Service you must consent to receive notices and information about the service electronically. You may have the ability to receive and retain electronic communications before you accept the terms of the user agreement for Open Transfers Service (Agreement). The Agreement sets forth the terms and conditions under which the Credit Union may from time to time request a transfer of funds in your Credit Union account(s) to an account you own at another Financial Institution or a transfer from that account to your Credit Union account. These terms and conditions affect your rights and you should read them carefully, you consent to receive information electronically and agree to the terms and conditions set forth in this agreement. The Credit Union reserves the right to provide information and notices about the Open Transfer Service to you by non-electronic means.

**Scope of Agreement:** This Agreement covers all funds transfers using the Open Transfer service initiated by you from time to time through the Credit Union of Ohio online banking service.

#### **Definitions**

- (a) "ACH Network" means the funds transfer system, governed by the NACHA Rules, which provides funds transfer services to participating financial institutions.
- (b) "Business Day" means any day that is not a Saturday, Sunday or bank holiday.
- (c) "Eligible Credit Union Account" means my Credit Union of Ohio deposit account that is eligible to be used with the Open Transfer service and is enrolled in the service.
- (d) "Verified Account" means an account that I own at another financial institution located in the United States that is enrolled in the Open Transfer service.

**Description of Service:** The Open Transfer service enables me to request a transfer of funds: (1) from my Eligible Credit Union Account to a Verified Account (I hold at another financial institution); or (2) from a Verified Account to my Eligible Credit Union Account. The Credit Union generally uses the ACH Network to execute my Open Transfer requests, but other methods of transfer may also be used. All requests must be made through the Credit Union's Online system and are subject to the terms of my Member Agreement, this Agreement, each as in effect from time to time, other agreements and applicable laws and regulations.

**Authorization to Transfer Funds Using the Open Transfer Service:** I hereby represent and warrant to the Credit Union that I own each Eligible Credit Union Account, Verified Account and have full right and authority to all the funds on deposit therein. In addition, I authorize the Credit Union to execute and charge my Eligible Credit Union Account(s) for any Open Transfer request to a Verified Account and from a Verified Account to my Eligible Credit Union Account, including any related fee, subject to any applicable limit as to dollar amount, time delays to complete transfers when my Open Transfer requests are made in accordance with the procedures established by the Credit Union. I understand and acknowledge that the Credit Union has no obligation to execute any request for a transfer using Open Transfer that is not initiated in accordance with such procedures. I further acknowledge that the acceptance and processing of an Open Transfer request is subject to the terms and conditions stated in this Agreement, as amended from time to time. This authorization shall remain in full force and effect until I have informed the Credit Union by telephone at 800-443-5698 or 614-487-6650 that I have revoked my authorization and the Credit Union has had a reasonable opportunity to act on it.

**Information Relied Upon by the Credit Union:** I acknowledge and agree that the Credit Union is relying upon the information I provide in originating an Open Transfer on my behalf. Any errors in the information, including incorrect or inconsistent account names and numbers or the ABA number or name of the financial institution holding my Verified Account are my responsibility. Although I represent and warrant to the Credit Union that I am the owner of each Verified Account and describe it to the Credit Union by name and account number (or any other number), I understand and agree that if Open Transfer instructions identify a Verified Account by name and account number, the relevant financial institution may execute those instructions by reference to the account number only, even if such number does not correspond to the name. I understand that financial institutions holding my Verified Accounts may not investigate discrepancies between names and numbers. In addition, I agree that the Credit Union has no responsibility to investigate discrepancies between names and account numbers.

**Limited Power of Attorney:** I acknowledge and agree that when the Credit Union originates a request for a transfer using the Open Transfer Service, the Credit Union is acting as my agent. I agree to indemnify and hold harmless the Credit Union as my agent under this Limited Power of Attorney.

**Security Procedures:** I agree that the Credit Union will initiate a funds transfer request for me only after I access my Eligible Credit Union Account(s) through its online banking service using the established login credentials. I acknowledge and agree that the Credit Union has established commercially-reasonable security procedures for the Open Transfer service. I understand that the security procedures are designed to authenticate my identity before accepting a request for an Open Transfer and not to detect errors in the content of my instruction.

**Verification of Accounts at Other Financial Institution:** After agreeing to this Agreement and providing any additional information requested, I may enroll accounts that I hold at other financial institutions (each, a "Third Party Account") in the Open Transfer service. I hereby authorize the Credit Union to verify a Third Party Account by the following means: Confirmation of Trial Deposits. I authorize the Credit Union to verify my Third Party Account through the use of a trial transfer, in which three low value payments will be credited to the account. Once the verification process is successful, each Third Party Account will become a Verified Account.

**Limits on Open Transfers:**

Incoming/Outgoing      Daily \$ 2,500                      Monthly\* \$ 5,000

\*For purposes of the "monthly" transfer limits, a month means the thirty (30) calendar days immediately prior to the date on which an Open Transfer request is executed (i.e., originated) by the Credit Union.

**Execution of a Request for an Open Transfer Standard Transfers:** My request for a Standard transfer will be executed on the current Business Day so long as it is initiated by the cutoff time of 5:00 p.m. ET. If my request for a Standard transfer is received by the Credit Union on a day that is not a Business Day or on a Business Day after the established cut-off hour, the credit union will not process my request until the next Business Day.

**Actions Taken Upon an Unsuccessful Open Transfer:** If the funds transfer fails the Credit Union will notify me by e-mail so that I may contact the financial institution where my Verified Account is held in order to understand the reason for such failure.

**Rejection of an Open Transfer Request:** The Credit Union reserve the right to reject my funds transfer request. The Credit Union may reject my request if the dollar value of one or more of my transfer requests exceed my daily or monthly transfer limit (as more fully described above), if I have insufficient available funds in my Eligible Credit Union Account for the amount of the Open Transfer, plus any applicable fee, if my request is incomplete or unclear, if the Credit Union identifies a security risk related to a requested transfer or if the Credit Union is unable to fulfill my request for any other reason. I understand and agree that if the Credit Union rejects a request for an Open Transfer for one or more of the reasons set forth above, I will be informed of the rejection during my online session or by e-mail as soon thereafter as the Credit Union has determined to reject the request.

**Cancellations, Amendments or Recalls of an Open Transfer Request:** I may cancel or amend a funds transfer request only if the Credit Union receives my request prior to the execution of the funds transfer request and at a time that provides the Credit Union with a reasonable opportunity to act upon that request. The Credit Union shall not be liable to me for any loss resulting from the failure of the beneficiary bank to agree to a recall or amendment of my funds transfer request.

**Transfers Subject to the Rules of the Third Party Accounts:** Additionally, all funds transfers are also subject to the rules and regulations governing the relevant Third Party Accounts. I agree not to request any Open Transfers from or to Verified Accounts that are not allowed under the rules or regulations applicable to such accounts.

**Delays, Non-Execution of Funds Transfer Request:** I agree that the Credit Union shall not be responsible for any delay, failure to execute, or mis-execution of my funds transfer request due to circumstances beyond the Credit Union's

reasonable control including, without limitation, any inaccuracy, interruption, delay in transmission, or failure in the means of transmission of my funds transfer request to the bank or execution of such request by the bank, whether caused by strikes, power failures, equipment malfunctions, or acts or omissions of any intermediary bank or beneficiary bank. The Credit Union makes no warranties, express or implied – including the failure of any intermediary bank or beneficiary bank to credit my beneficiary with the amount of the funds transfer after receipt of same with respect to any matter.

**Significance of E-Mail Notices about the Open Transfer Service:** I agree that all e-mail notices sent to me regarding status of my Open Transfer requests are simply service messages and will not constitute a transaction receipt or an official bank record with respect to an Open Transfer. I acknowledge and agree that these notices will be sent to the e-mail address contained within the Internet Banking service I provide during my enrollment in the service, even if I have informed the Credit Union separately in the past (or choose to do so in the future) to not send me marketing messages at that same e-mail address.

**Means of Transfer:** I understand that the Credit Union uses a variety of banking channels and facilities to make funds transfers, but will ordinarily use the ACH Network. The Credit Union may choose any reasonable means that the Credit Union considers suitable to complete a transfer that I request using the Open Transfer service. I authorize the Credit Union to choose the means the Credit Union deems suitable to cause each of my Open Transfer requests to be completed successfully. These other choices include banking channels, electronic means, funds transfer systems, regular or express mail, courier, telecommunications services, intermediary banks and other organizations. I agree to be bound by the rules and regulations that govern any applicable funds transfer systems, including, but not limited to, the ACH Network, NACHA, Federal Reserve System and Clearing House Interbank Payment System (CHIPS).

**Currency of Funds Transfer:** The Open Transfer service is available for funds transfers to Verified Accounts in the United States only and are made in U.S. dollars only.

**No Unlawful or Prohibited Use As a condition of using the Open Transfer service:** I warrant to the Credit Union that I will not use the Open Transfer service for any purpose that is unlawful or is not permitted, expressly or implicitly, by the terms of this Agreement or by any applicable law or regulation. I further warrant and represent that I will not use the Open Transfer service in any manner that could damage, disable, overburden, or impair the Open Transfer service or interfere with any other party's use and enjoyment of such service. I may not obtain or attempt to obtain any materials or information through any means not intentionally made available or provided for through the Open Transfer service. I agree that these warranties and representations will remain in full force and effect even if this Agreement terminates for any reason.

**Proprietary Rights:** I acknowledge and agree that the Credit Union and its agents own all rights in and to the Open Transfer service. I am permitted to use the Open Transfer service only as expressly authorized by this Agreement. I may not copy, reproduce, distribute, or create derivative works, reverse engineer or reverse compile the technology for the Open Transfer service or any other services or technology.

**Indemnity:** In consideration of the Agreement by the Credit Union to act upon my request to make an Open transfer in the manner provided in this Agreement, I agree to indemnify and hold the Credit Union, its directors, officers, employees and agents harmless from and against any and all claims, suits, judgments, executions, liabilities, losses, damages, costs, and expenses including reasonable attorney's fees -in connection with or arising out of your acting upon Open Transfer instructions pursuant to this Agreement. This indemnity shall not be effective to relieve and indemnify the Credit Union against its gross negligence, bad faith, or willful misconduct.

**Claims; Limitation of Liability; No Warranty:** I agree that within thirty (30) days after I receive notification that my Open transfer request has been executed, I will tell the Credit Union of any errors, delays, or other problems related to my request. If my funds transfer request is delayed or erroneously executed as a result of the Credit Union's error, the Credit Union's sole obligation to me is to pay or refund such amounts as may be required by applicable law. Any claim for interest payable by the Credit Union shall be at the Credit Union's published savings account rate in effect within the state of the home financial center of the account from which the funds transfer was made. In any event, if I fail to notify the Credit Union of any claim concerning my funds transfer request within one (1) year from the date that I receive notification that my request has been executed, any claim by me shall be barred under applicable law.

I agree that the Credit Union shall not be liable for any costs, fees, losses or damages of any kind incurred as a result of (1) my granting the Credit Union authority to verify a third party account; (2) you debit and/or credit of a verified account or your inability to debit and/or credit such account (s) in accordance with my open transfer instructions; (3) any inaccurate or incomplete information received from another financial institution in connection with verifying a third party account or executing a transfer with a verified account; (4) any charges imposed by the financial institution holding a verified account; (5) any transfer limitations set by a financial institution holding a verified account. In no event shall the Credit Union be responsible for any incidental or consequential damages or expenses arising in connection with my open transfer request.

Except as may be expressly set forth in this agreement, the Credit Union, its Directors, Officers, Employees and Agents hereby disclaim all warranties of any kind, express or implied, including without limitation any warranty of merchantability,

fitness for a particular purpose or non-infringement of intellectual property or third party rights. The Credit Union makes no warranty or representation regarding the results that may be obtained from the use of the open transfer service, the accuracy or reliability of any information obtained thru the open transfer service, the accuracy of any information retrieved by the Credit Union from any financial institution holding any verified account or that the open transfer service will meet any requirements of any user, be uninterrupted, timely, secure or error free.

**Amendments:** I agree that the Credit Union reserve the right to change the terms and conditions of this Agreement as required by law or Credit Union policy. Unless otherwise required by law, the Credit Union may amend this Agreement without prior notice to me. If the Credit Union chooses to notify me of an amendment or is required to do so by law, the Credit Union may ask me to agree to an amended version of this Agreement electronically, or mail or deliver a separate notice, statement message or electronic message to me at the last address the Credit Union has on file for me.

**Governing Law:** This Agreement shall be governed by the laws of the state in which the home financial center of the Eligible Credit Union Account from which funds transfer was made is located and federal law, as applicable.

**Electronic Consent and Acceptance of Terms and Conditions:** In order to enroll to use the Open Transfer service, I consent to receive and accept the terms and conditions of the User Agreement for Open Transfer Service, and any amendments to it, electronically. In the event any change to this Agreement requires prior notice to me, the Credit Union will notify me by e-mail, at the public e-mail address I have provided for notices pertaining to this service, of the new or different terms and conditions or will provide me with a link within such e-mail where I may view the new or different terms and conditions on a web site. I understand and agree that the Credit Union reserves the right to provide any such notices to me in printed form. A record of each funds transfer request will be made available to me electronically at the time each Open Transfer is requested and in summary form as part of the periodic statement for my Eligible Credit Union Account to or from which the IIT transfer is requested. I may withdraw my consent to having this information provided to me electronically by contacting the Credit Union by telephone at 800-443-5698 or 614-487-6650, however, by doing so I understand that I will terminate my right to use the Open Transfer service. Withdrawing my consent in this manner will not prevent me from re-enrolling for the Open Transfer service.

**Required Equipment:** In order to use the Open Transfer service and to view and retain a copy of the terms and conditions contained in this Agreement, I understand that I must have a computer equipped with at least: a browser with 128-bit encryption; and either a printer or a disk drive or other electronic storage device. I understand that I can also obtain a printed copy of this Agreement by contacting the Credit Union using one of the methods at the end of this agreement.

**Consent and Agreement:** I agree: (1) I have software and equipment that satisfies the above requirements; (2) to receive information about the Open Transfer service, including the Agreement and any subsequent amendments to it, electronically; and (3) have received an electronic version of the Agreement and Fee Schedule and agree to be bound by the terms and conditions contained therein. The Open Transfer service can only occur electronically. The Credit Union reserves the right to provide information and notices about the Open Transfer service to me by non-electronic means.

## **ELECTRONIC STATEMENT ("e-Statement") CONSENT AGREEMENT**

*Please read this information carefully and print a copy and/or retain this information electronically for your records.*

This Agreement is between Credit Union Of Ohio (hereinafter "we, us, our or Credit Union"), and each participating member of the Credit Union's e-Statement program, together with any person who is authorized by a member to use or access this service (hereinafter referred together as "you, your or yours").

**e-Statement Access:** Accessing your e-Statement confirms your agreement to be bound by all disclosures and agreements and acknowledges your receipt and understanding of this agreement.

By accessing your on-line periodic statements you will be able to view your periodic account and transaction activity for your deposit, loan, IRA, and credit card accounts electronic funds transfer transactions, periodic notice of billing error rights under federal Regulations Z and E, and Credit Union newsletters and/or statement stuffers, which may contain important legal notices that affect you.

**Access Requirements:** You must have access to a computer with Netscape Navigator®, Microsoft Internet Explorer®, Firefox® or Safari® that supports at least 128-bit encryption security and a compatible printer. We also recommend using a monitor resolution set at 800x600 or higher. Adobe Acrobat Reader may be required to access supporting documents or promotional materials.

If there is a change in the hardware/software requirements associated with this service, we will notify you and provide an explanation of the updated hardware/software requirements. It is your sole responsibility to insure your personal

computer and related equipment are compatible with and capable of operating in a manner that allows you to utilize the e-Statement Service. If you cannot meet the requirements for any reason, you have the right to withdraw your consent at that time at no cost to you. Withdrawing your consent will terminate your e-Statement service.

**Right to Receive Paper Statements:** Once you enroll in this voluntary program, your paper statement will no longer be sent to you. Although you have elected electronic delivery, you do have a right to receive a paper copy of your periodic statement. To request a copy of your periodic statement please contact us using one of the methods at the end of this agreement. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for requests to receive an account statement in paper form.

**Electronic "Signature" Agreement & Security:** You agree that your use of a key pad, mouse or other device to select an item, button, icon or similar act/action, or to otherwise provide the Credit Union instructions while participating in our e-Statement Program ("Program"); or in accessing or making any transaction regarding any agreement, acknowledgement, consent terms, disclosures or conditions, constitutes your signature, acceptance and agreement as if actually signed by you in writing. Further, you agree that no certification authority or other third party verification is necessary to validate your electronic signature; and that the lack of such certification or third party verification will not in any way affect the enforceability of your signature or any resulting contract between you and the Credit Union. You agree and acknowledge that you will keep your PIN and other security codes and identification data confidential, and you will immediately notify the Credit Union should you believe that your PIN has been lost, stolen, or that an unauthorized person has electronically accessed your accounts.

**E-Mail Address Required-Notification of Statement Availability:** Your e-mail address is required to participate in our e-Statement delivery program. We will send you an e-mail notification at your last e-mail address of record when your online statement is available. You agree to accept responsibility for notifying us if your e-mail address changes. Your online statements will remain accessible on our web site for at least six (6) months. If we send your e-mail notification and it is returned to us as undeliverable, you will still be able to access your statement from the internet site and should do so until we can start sending you paper statements again or advise us that you are unable to access the statement. However, your participation in the program will be discontinued and subsequent statements will be distributed to you in paper form.

**Your Right to Withdraw Consent:** You have the right to withdraw your consent to receive your statements in electronic form at any time. If you elect to withdraw your consent there is currently no cost to you and your participation in the Program will be terminated.

To withdraw your consent please send your request in writing to the address below. If your e-Statement Cancellation request is received within five (5) business days prior to the end of the statement cycle, your current (monthly/quarterly) statement will be distributed to you in paper form. If it is not received within the above-mentioned time frame, your current (monthly/quarterly) statement will be distributed to you in electronic form and subsequent statements will be distributed to you in paper form.

**Contractual Agreements/Modification:** This electronic consent supplements and modifies other agreements that you may have with the Credit Union. To the extent that this consent and another agreement contain conflicting provisions, this consent will govern the delivery of electronic disclosures and statements, but all other contractual obligations of the parties remain subject to the terms of any other agreements. *For example, you will still be required to review any account statements you receive and notify the Credit Union within established time periods if there are any errors on your statement.*

**Authorization Consent:** By agreeing to the terms and conditions of this consent, you represent that you are authorized to enter into this consent for all persons who own or are authorized to access any of your accounts, and that such persons will be bound by the terms of this consent.

**E-Mail Communications:** You acknowledge and agree that the Internet is considered inherently insecure. Therefore, you agree that we have no liability to you whatsoever for any loss, claim or damages arising or in any way related to our response(s) to any e-mail or other electronic communication that we in good faith believe you have submitted to us. We have no duty to investigate the validity or to verify any e-mail or other electronic communication; and may respond to any e-mail at either the address provided with the communication, the e-mail address in your Membership Account Agreement, or any other application or written communication actually received by us.

Although we have no obligation to do so, we reserve the right to require authentication of e-mails or electronic communications. The decision to require authentication is at the sole discretion of the Credit Union. We will have no obligation, liability or responsibility to you or any other person or company if we do not act upon or follow any instruction to us if a communication cannot be authenticated to our satisfaction.

**Governing Law:** This agreement, including the validity of any signatures or consents, any claim, or disputes arising

hereunder shall be construed in accordance with and governed by the Laws of the State of Ohio.

**IN CASE OF ERRORS OR QUESTIONS: TELL US AT ONCE** if you believe your account number, PIN, statement, electronic transfers, password or any record thereof, has been lost, compromised, stolen or if you believe account has been accessed without your authority. Telephoning is the best way of keeping your possible losses down, but you may also notify us via the Internet or by writing to the address below. You could lose all the money in your accounts, depending on your balance, but if you tell us within two (2) business days of the loss, theft or unauthorized access, you can lose no more than \$50 if someone accesses your account without your permission. IF YOU DO NOT tell us within two (2) business days after you learn of the unauthorized access, and we can prove we could have stopped someone from accessing your account without your permission had you told us, you could lose as much as \$500. If your statement shows any electronic fund transfer you did not make or authorize to be made, TELL US AT ONCE. If you do not tell us within 60 days after the statement was mailed to you, 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. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we may extend the time periods.

- a. Tell us your name and account number.
- b. Describe the error or the transaction you are unsure about, including the transaction confirmation number if possible, and explain as clearly as you can why you believe it is an error or why you need more information.
- c. Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send us your complaint or question in writing within 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 45 calendar days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10 business days for the amount you think is in error, so that you will have 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 10 business 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 finish our investigation. You may ask for copies of the documents we used in our investigation.

**Service Fees and Charges:** I understand and agree that I am responsible for paying all fees associated with my use of the Bill Payment Service and Open Transfer Service. I authorize the Credit Union to charge my Eligible Credit Union Account (or any other of my accounts at the Credit Union) for any service fees and charges applicable to transfers requested through the Bill Payment Service and Open Transfer Service in accordance with the Credit Union's fee schedule in effect at the time I make a request. The Credit Union reserves the right to change the fees charged for the use of the Bill Payment Service or Open Transfer Service. There are currently no fees for the use of the Bill Payment Service and Open Transfer Service. However, special handling fees may apply. See the Fee Schedule.

#### **How to Contact Credit Union of Ohio:**

**Telephone:**

614-487-6650

Toll free 800-443-5698

Report Lost or Stolen Credit/Debit Cards After Hours 800-453-4270

**E-mail:**

Webconnect@cuofohio.org

Secure messaging thru the Communication feature online

**Please note that e-mail and communication feature messages are not real time. For immediate assistance please contact us via telephone.**

**Writing:**

PO Box 165006

Columbus, OH 43216-5006