

Home Banking Enrollment Form

Member Name(s) _____

Member Address _____

Home Phone _____ Cell Phone _____ Day Phone _____

Email Address _____

Employer _____

Member **Share (savings) Account Number** _____

Last 4 Digits of Primary Account Owner's SSN _____

Choose a **Logon ID** (6 to 10 alphanumeric characters)

Choose a **Security Code** (8 alphanumeric characters- must contain at least 2 numbers)

Other Account Numbers (loans, CDs, spouse, children, etc.) you request online access to*

Passphrase Question (enables you to reset your logon ID and security code for security reasons or if you forget them): Mother's maiden last name

_____ Initial here to receive FREE e-statements of account instead of paper

*You must be signed on this account's credit union **Membership Application** as an owner or authorized user of the account. If ownership of the account changes subsequent to our granting you online access, the credit union will not be held liable for unauthorized access. It is the responsibility of the account owner **to revoke online access in writing** on a form we provide for this purpose if a change in ownership occurs.

Please **read** the Terms and Conditions(see other side)for Home Banking and **sign** your acceptance of these. Access Home Banking from our web link at www.BeMyCU.org or go to <https://www.netit.financial-net.com/nccu-tn>

Service Terms And Conditions

The following terms and conditions govern the manner in which Northeast Community Credit Union (Us, We, Our) will provide Gabby online home banking.

Our Customer Service Information

Our Customer Service is available at 1-423-547-1200 during the following hours:

8:30 A.M. to 4:30 P.M. (EST) Monday thru Friday Holidays Observed; New Year's Day, Presidents Day, Good Friday, Memorial Day, July 4th, Labor Day, Thanksgiving/Friday, Christmas Eve and Christmas Day.

Services You authorize us to utilize IntegraSys Virtual Branch to provide the services to you on our behalf. We reserve the right to disapprove transfer transactions. Limitation Under no circumstances will we be liable if we are unable to complete any transfers initiated in a timely manner via the services because of the existence of any one or more of the following circumstances:

1. You do not obtain confirmation at the time you initiate a transfer.
2. The designated account does not contain sufficient funds to complete the transfer.
3. You have closed the designated account.
4. We have previously identified you as a credit risk and have chosen to terminate your subscription to the services.
5. The services, equipment, the software, or any communications link is not working properly and you know or have been advised by us about the malfunction before you execute the transaction.
6. You have not provided us with the correct information for the accounts to which you wish to make a transfer.
7. Circumstances beyond our control (including, but not limited to, fire, flood, or interference from an outside source) that prevent the proper execution of the transaction and we have taken reasonable precautions to avoid these circumstances.

WE ARE NOT RESPONSIBLE FOR ANY OTHER LOSS, DAMAGE OR INJURY, WHETHER CAUSED BY YOUR EQUIPMENT OR SOFTWARE, THE SERVICES, OR ANY TECHNICAL OR EDITORIAL ERRORS CONTAINED IN OR OMISSIONS FROM ANY USER GUIDE/BROCHURE RELATED TO THE SERVICES. WE SHALL NOT BE RESPONSIBLE FOR ANY DIRECT, INDIRECT, SPECIAL OR CONSEQUENTIAL DAMAGE ARISING IN ANY WAY OUT OF THE INSTALLATION, USE OR MAINTENANCE OF YOUR EQUIPMENT, SOFTWARE OR THE SERVICES, EXCEPT WHERE THE LAW REQUIRES A DIFFERENT STANDARD.

Statements All transfers made via the Services will be listed on monthly account statements (Statement) that you receive from us. New Services We may, from time to time, introduce new services or enhance the existing services. We shall notify you of the existence of these new or enhanced services. By using these services when they become available, you agree to be bound by the obligations concerning these services, which will be sent to you.

Care of Your Security Code And Security You agree that you will not give your services security code (Security Code) or make it available to any other person. If you believe that your security code has been lost or stolen, or that someone has made transfers using your security code without your permission, notify us IMMEDIATELY by phone any time during Customer Service hours. If your statement contains transfers that you did not make, notify us IMMEDIATELY. If you do not notify us within sixty (60) days after the Statement was mailed to you, your funds may not be refunded, if we can prove that if appropriate action had been taken and we were notified in a timely manner. We may at our discretion, extend the time period of notification.

Errors and Questions Contact Us as soon as possible at telephone number described above if you think that a transfer listed on your statement is in error or if you need more information about a transfer listed on the statement. We must hear from you no later than sixty (60) days after you received the first statement on which the problem or error appeared.

When you call or write us, you must:

1. Provide your name and User ID
2. Describe the transfer you are unsure about (Account information, Transaction Date, Transaction Amount) and explain why you believe it is an error or need more information. If possible, please provide us with the confirmation number for such transaction.
3. Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send your complaint in writing within ten (10) business days. We will tell you the result of our investigation within ten
4. (10) business days after we receive your complaint and will correct any services error promptly. We may take up to forty-five (45) days to investigate the complaint or question. At our discretion, we will credit your account within ten (10) business days after we hear from you, for the amount you think is in error in order that you may have the use of the funds during the time it takes to complete our investigation. If we ask you to put your question or complaint in writing and we do not receive it within ten (10) business days, We may not credit your account. If the results of the investigation conclude there was no error, We will mail or transmit to you a written explanation within three (3) business days after we have completed the investigation, and within ten (10) business days of the date of such explanation, we will debit your account the amount of the funds previously credited to you for use during the time we took to complete our investigation. You may ask for copies of documents used during our investigation.

Disclosure of Account Information to Third Parties

We will only disclose information to third parties about your accounts:

1. In addition to the foregoing, both parties agree to be bound by and comply with the requirements and applicable state and federal laws and regulations.
2. We reserve the right to terminate your use of the Services, in whole or in part, at any time without prior notice.
3. You may cancel your subscription to the services, upon thirty (30) days prior notice to customer service. You will be responsible for all payments and/or transfers you have requested prior to termination and for all other charges, fees, and taxes incurred. YOU MUST CANCEL ALL OUTSTANDING TRANSFER ORDERS WITHIN THE 30 DAY NOTIFICATION PERIOD. WE WILL NOT BE LIABLE FOR TRANSFERS NOT CANCELLED OR MADE DUE TO YOUR ACTIONS RELATED TO SERVICE TERMINATION.
4. These terms and conditions may only be altered or amended by us. In such event, we shall send notice to you at your listed address or transmit notice of the alteration or amendment over the services. Your use of the services following receipt of such notice constitutes acceptance of such alterations or amendments.
5. In the event of a dispute regarding the services, you and we agree to resolve this dispute by looking to these terms and conditions. These terms and conditions shall supersede any and all other representations made by you or our employees.
6. These terms and conditions shall be governed by and construed in accordance with the laws of the State of Tennessee
7. Business days are Monday through Friday excluding normal banking holidays.

Accepted By: _____ Date: _____