

Riverside Community Federal Credit Union

INTERNET ACCOUNT ACCESS DISCLOSURE
STATEMENT PLEASE RETAIN FOR YOUR RECORDS

By choosing to enroll in **HOME BANKING**, you will automatically enroll yourself in e-statements and e-notices. If you are wanting to opt out of this service please contact the credit union. The following information defines and describes the types of Electronic Funds Transfers which are available to members with the **HOME BANKING** service. It also contains your rights and responsibilities concerning these transactions, including your rights under the Electronic Funds Transfer Act. Please Read this document carefully. You may want to print it or save it for future reference.

1. Internet Account Access

- a. Our internet e-mail address is: info@riversidecommunityfcu.org

You can use the **HOME BANKING** System for account access to:

- Obtain balances and other account details on your share and loan accounts
- Make transfers between your share accounts and/or other member's accounts. (Including but not limited to: Regular savings, draft checking, funds manager, kids club, vacation club, Christmas club, etc.)
- Review transaction activity on your accounts.
- Print transaction history.
- Access your monthly and quarterly account statements online.
- Access your Visa Card online.
- Access your Electronic Bill Pay.

2. Limitations on Transfers

- There are currently no limitations on authorized transfers from your regular savings account using Perfect Teller, so long as the funds are available.
- The functions and limitations of the **HOME BANKING** account access program may be updated, without notice at the option of Riverside Community Federal Credit Union (Hereafter represented as RCFCU) in order to provide improved services to the membership.

3. Liability

- By applying for internet account access, you agree to accept the responsibility for protecting the integrity of your *password*, in order to prevent unauthorized transactions and/or account access. You also agree that RCFCU may revoke your internet account access if unauthorized account access and/or transactions occur as the apparent result of negligence in safeguarding the password. Granting access to your account via the internet, to any other person (non-account owner) will make you financially liable for all unauthorized access, losses or misuse of the account.
- Tell RCFCU at once, if you believe your account number, password, or any record thereof, has been lost or stolen or if your account has been accessed without your authority. Telephoning is the best way of keeping your possible

losses down, but you should also notify us via internet or by writing to the address below.

- If your statement shows any electronic fund transfer you did not make or authorize to be made, let us know immediately. If you fail to report the issue within 60 days and we can prove that we could have stopped the transactions from happening, had it been reported in time, you may not get back any lost funds.

4. Address and Telephone Numbers

- If you believe unauthorized access occurred on your account or your password has been compromised or that you feel suspicion that someone is or has conducted access to your account without your permission, please call RCFCU immediately.
 - a. RCFCU Marion: 765-662-3969
 - i. 101 N. Washington Street Marion, IN 46952
 - b. RCFCU Gas City: 765-668-8885
 - i. 200 E. Main Street Gas City, IN 46933

For the purpose of disclosure, RCFCU's business days are Monday Through Thursday 8am-4pm; Friday 7am-5pm; Saturdays 9am-12pm (drive thru only) excluding holidays.

5. Documentation of Transfer

- 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. This statement can optionally be accessed electronically, online. Additionally, through the **HOME BANKING** internet access service, you can view all of your transaction activity at any time.

6. Charges

- There are currently no monthly fees for the use of **HOME BANKING**, however RCFCU reserves the right to make changes to this at any time.

7. Timeliness

- **HOME BANKING** transactions are done in "real time" and cannot be cancelled except by performing corresponding reverse transactions on your own.

8. Information to Third Parties

- We will disclose information to third parties about your account or transactions you make in the following circumstances:
 1. If we return checks, drawn on your account, for insufficient funds or if you are unable to complete an electronic transfer because of insufficient funds.
 2. Where it is necessary for completing transactions.
 3. In order to verify the existence and condition of your account for third party, such as a credit bureau or merchant.
 4. In order to comply with government agency or court order.
 5. If written permission is given by the member

9. In Case of Errors or Questions about your Electronic Transactions

- If you think your statement is wrong or if you need more information about a transaction listed on your statement, contact RCFCU immediately.
 1. Provide your name and account number
 2. Describe the error or transaction you are unsure about.
 3. Provide us the dollar amount of the suspected error.
 4. If this issue is verbally addressed, we may require that you provide a written complaint within 10 business days. It may take up to 45 calendar days to investigate your complaint.

10. Scheduled Availability

- **HOME BANKING** will normally be available 24-hours a day, seven days a week with the exception update time.

11. Password Confidentiality

- You are the key to safeguarding the confidentiality of your accounts. You are responsible for creating a password that you can remember and that is safe from the public. You cannot change your **HOME BANKING** password on your own, it can only be changed through contact with a RCFCU associate. Each password is required to have AT LEAST 8 characters, consisting of both numbers and mixed case letters. If your password is forgotten, you can contact RCFCU to have it changed. Never share your password with anyone.

12. Security of **HOME BANKING**

- When you log onto **HOME BANKING**, you are accessing a secure site/app. RCFCU is committed to online technology and has taken steps to ensure that accessing your account via the internet is both safe and secure. Additionally, we allow you to choose a password that is easy for you to remember. This password is used to authenticate you each time you log into your **HOME BANKING**. The confidentiality of your accounts is maintained as the data is passed from our host computer to your personal computer/phone/device in an encrypted format, where the program then decodes the information for you to view. This prevents the data from being intercepted and/or viewed by any unauthorized parties. Each use session is set up for a specific period of time. If this amount of time passes with no activity from you, your session will automatically time out. If your session times out and you are not finished using **HOME BANKING**, you will need to log in again. This reduces the “window of opportunity” for an unauthorized use to access your account information if you walk away from your computer or device without logging off. Every effort was made to ensure that this system is as secure as possible.

13. Your Responsibility to Prevent Unauthorized Access to Your Accounts

- RCFCU is confident that we have taken the necessary security precautions to ensure that our internet account access service is secure and that your account information remains confidential. However, it is also your responsibility to play an active role in protecting the security of your accounts by doing the following:
 1. Never share your password with ANYONE
 2. Change your password on a regular basis
 3. Click "LOG OUT" after you are finished with your transactions

By Using the **HOME BANKING** software, you agree to be bound by this agreement.