

Member Name: _____ Member #: _____

Create an **Access ID**. It **must** consist of both alpha and numeric characters. Minimum ID length must be at least **6** characters long, but no more than **12** characters long. **Do not include any spaces.**

Requested Access ID: _____

You may choose to have on-line access to all of your credit union accounts or you select certain accounts of which to access. Please list below the accounts you wish to have on-line Banking access. If you wish to access all of your accounts, simply write **ALL**. If you have more than one member number and would like to have access to those accounts on-line, please list **that** member number and the accounts of which you would like to have access to or write **ALL**.

You may choose to grant the **joint owner** access to those accounts of which they are joint on. **A person must have a separate primary account to receive a separate login!** If you wish to grant the joint owner access to your accounts on-line, please complete the following or you may choose to share the login id you've created for yourself:

I, _____, do hereby grant Internet access to the following person on the designated account(s).

Joint Owner's Name: _____ Requested Access ID: _____

Selected Account Number(s): _____

Authorizing Signature: _____ Date: _____

By signing above, you agree that you received and agree to the Electronic Funds Transfer Agreement and Disclosure for Internet Account Access. *Note: Your account will be available for Internet access by the next business day after the Texasgulf FCU receives your request.

**Electronic Funds Transfer
Agreement and Disclosure
Internet & Mobile Account Access**

What You Can Do. Internet & Mobile Branch may be used to:

- View account summaries and transaction histories.
- Make withdrawals from your share and share draft accounts.
- Transfer funds between your share and share draft accounts, between non-related accounts whenever you request.
- Make recurring loan payments.
- Make stop payments request.
- View and print out e-statements.
- Some other options, such as Bill Pay, may be available depending on your Credit Union.

Transfer Limitations

- None.

Member Liability. Notify the Credit Union AT ONCE if you believe your Internet and/or Mobile Branch access has been compromised. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you notify us within 2 business days after you learn of the unauthorized access, you can lose no more than \$50 if someone accessed your account without permission. If you do NOT tell us within 2 business days and we can prove we could have stopped someone from accessing your account without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, tell the Credit Union 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 will extend the time periods.

If you believe an unauthorized person has accessed your account and that person has transferred or may transfer money from your account without your permission, call or write the Credit Union. Contact information is available the website.

Account Information Confidentiality. We will disclose information to third parties about your account or the transfers you make:

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

Business Days

- See the website for the Credit Union's business hours.

Credit Union Liability. If we do not complete a transfer to or from your account on the time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- 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 your overdraft line.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- There may be other exceptions stated in our agreement with you.

Error Resolution. In case of errors or questions about your electronic transfers, telephone or write the Credit Union as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the first statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or the 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.
- Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 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, so that you will have the 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.

For errors involving new accounts, point of sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.