



115 Mecaw Rd.  
Hampden ME 04444  
www.changingseasonsfcu.com

## MEMBERS ONLINE AND CUE-STATEMENT AGREEMENT & DISCLOSURES

We are Changing Seasons Federal Credit Union (CSFCU), referred to as “we”, located at 115 Mecaw Road, Hampden Maine 04444-1944, and our phone number is 207-945-6264 or 800-974-4475. “You” refers to the member-owner(s) of a savings account who has requested Members On-line Service in connection with that account and any sub-account. You agree to the rules and regulations, affecting the use of the personal identification number and Members On-line Service provided by us for your convenience.

**Personal Identification Number** – The personal identification number (PIN) will be your “remote banking signature,” and you are responsible for maintaining its confidentiality. The PIN should be memorized and not written in order to prevent unauthorized use and so you may report its loss or theft accurately.

**Authorized Use** – You are authorized to withdraw funds from your account(s) with the use of your PIN. If you provide your access code to a third party or another individual, you will be responsible for all losses that occur as a result of this action. You cannot disclaim responsibility by notifying us, but we will block the account in attempt to prevent future losses if you so request.

**Business/Commercial Members are Prohibited from Engaging in Unlawful Internet Gambling Unlawful Internet Gambling Enforcement Act:** Restricted transactions as defined in Federal Reserve GG are prohibited from being processed through this account of relationship. Restricted transactions generally include but are not limited to, those in which credit, electronic funds transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in illegal or unlawful internet gambling.

**Joint Accounts** – The Members On-line PIN is issued only to the first member names on a savings account and offers access to other accounts owned by that member. You should not disclose your PIN to any joint account holder of your savings account. If you do, the joint account owner will have access to all accounts at the Credit Union owned by you, either individually or jointly. You may transfer funds to the account(s) of a family member on which you are a joint owner; however, if you do so, you agree to provide a copy of this Agreement to each owner of the account(s).

**Consumer Liability for Unauthorized Members On-line Transactions** – Tell us at ONCE if you believe your Pin has been LOST or STOLEN. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account plus your maximum overdraft life of credit and Member Privilege amount, if applicable. If you tell us within two (2) business days, you can lose no more than Fifty Dollars (\$50.00) if someone used your PIN without permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your PIN and we can prove that we could have stopped someone from using your PIN without your permission if you had told us, you could lose as much as FIVE HUNDRED DOLLARS (\$500.00).

Also, if your statement shows a transfer 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 back any money you lost 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 along trip or hospital stay) kept you from telling us, we will extend the time periods.

We are liable only for losses, in excess of the amounts stated.

**Notification Procedure** – If you believe that your PIN has been LOST or STOLEN, or that someone has transferred or may transfer money from your account without permission, call us at the number shown at the beginning of the Agreement, or write us at the address given at the beginning of this Agreement.

**Business Hours** – Our business hours are Monday -Wednesday 9:00am – 5:00pm, Thursday & Friday 8:00am – 5:00pm; excluding holidays.

**Types of Transactions Available** – You may use your PIN with the Members On-line service to obtain account information related to any of your savings and loan accounts regarding current balances, and account history; YTD and prior year dividends earned and interest paid on each account, and Certificate Maturity date(s). You may also make transfers to other savings or checking accounts of yours, withdraw funds from savings and checking by check made payable to you and mailed to you at your mailing address, make loan payments from any savings or checking account to any loan account you have access to and request stop payments on checks drawn on your account(s). Stop payment requests can only be honored during our business hours listed above.

**Transfers** – You may make transfers to your accounts or other accounts you authorize as often as you like except for those accounts with transfer limitations as disclosed on the rate and fee schedule you received when you opened the account and any amendments to that schedule. You may transfer up to the balance in your account at the time of the transfer, except as limited under other agreements. We reserve the right to refuse any transaction that would draw upon insufficient funds or lower an account below a required balance.

Members On-line transactions may be made at any time, seven (7) days a week unless the service is unavailable due to complete back-up procedures or maintenance.

**Important Notice** – Recurring Transfers where the scheduled date falls on a Sunday or on a holiday will occur the next business day.

**Fees and Charges** – Transactions involving your account(s) via Members On-line are considered the same as any other transaction in regard to service charges, overdrafts and other fees, terms and conditions as set forth in your account agreement(s). There is currently no fee for use of Member's On-line, CU e-statements and e-Alerts. However, the Credit Union reserves the right to impose fees or to subsequently change any fee structure.

**Documentation and Verification of Transfer** – You will receive a monthly statement of your account activity unless no electronic transfers were made to or from your account(s) during the month, in which case you will receive a statement at least quarterly. Upon completion of a transaction that updates your account, you will receive a confirmation number. You should record this number with your request. You will not receive any other receipt or confirmation of a transaction.

**Error Resolution** – Telephone or write us at the number and address shown at the beginning of this Agreement, AS SOON AS YOU CAN, if you think your statement is wrong, 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 we send you the FIRST statement on which the problem or error appeared. Provide the following information:

- 1) Your name and account number
- 2) Describe the error or the transfer you are unsure about, and a clear explanation of why you believe it is an error, or why you need more information.
- 3) The dollar amount of the suspected error.

If you tell us orally, we may require that you send your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) 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. For International transactions, we may take up to ninety (90) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error, so you will have the use of the money during the time it takes complete our investigation. For new accounts, we may take up to twenty (20) days to credit your account for the amount you think is in error. If we ask you to put your complaint or question in writing and do not receive it within ten (10) business days, we may not credit your account.

If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation.

**Cancellation** – We may cancel your Members On-line at any time without notice or cause. You may cancel this Agreement at any time providing us with oral notice that you wish to cancel. Cancellation will be effective as of the date we receive the notice. Any cancellation or termination will not affect any of your existing liability to us.

**Liability** – If we do not complete a transfer to or from your account on 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 Members On-line system was not working properly and you knew it was not working properly when you started the transfer.

- If circumstances beyond our control, (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- If we have reason to believe that transactions involving your account(s) may be unauthorized, fraudulent, illegal or otherwise improper.
- Access to the Service may be unavailable at certain times for the following reasons:
  - Scheduled maintenance. There will be periods when systems require maintenance or upgrades:
  - Unscheduled maintenance. Service may be unavailable when unforeseen maintenance is necessary; or,
  - System outages. Major unforeseen events, including, but not limited to: earthquakes, fires, floods, computer failures, interruptions in telephone service, or electrical outages that may cause system unavailability. CSFCU will make all reasonable efforts to ensure the availability of the Service. However, CSFCU is in no way liable for the unavailability of the Cue-Statement Service or any consequential damages that may result.

**Modification** – This Agreement may be amended by us without prior notice to you when such an amendment is immediately necessary to maintain or restore the security of the system or a member’s account(s). We will notify you in writing thirty (30) days or as otherwise required by law prior to the effective date of any other change in any term or condition of this Agreement.

### **Members Online Directions**

**After Enrollment – Directions for First Time Users -** Once we’ve received your application you’ll be enrolled as a Members On-line user. The access code for your initial log in will be the last four digits of your Social Security number. Once enrollment is completed you can start enjoying the convenience of this service and be assured that your personal information and account data is safe and secure.

#### **First Time Users**

1. Verify your system meets the minimum requirements below.
2. Access Members Online through our home page at [www.changingseasonsfcu.com](http://www.changingseasonsfcu.com) by clicking on the “Members Online Login.
3. Click on “No Username? Click here (located at the bottom of the page)
4. Follow the instructions on the screen – using your share (savings) number as the account number; the last four digits of your SSN for the access code and selecting a User Name (from 8 – 16 digits and letters)
5. Once your Username has been successfully created, and you sign back on, you will need to complete the TRUE FACTOR AUTHENTICATION process – which includes choosing an image, choosing three security questions and validating your e-mail address.
6. You should also change your original access code from the last four digits of your SSN to a new access code – by choosing “Other” on the home banking home page and “Change Password”.
7. Please make sure that you keep your user name and access code is a secure and private location. Please note that if you are locked out of your account or can’t remember your user name or access code, you may contact the Credit Union for assistance.

#### **Minimum System Requirements**

- **For PC’s**
  - Pentium II processor
  - 64 MB of RAM
  - 800 x 600 screen display setting
  - Standard keyboard and mouse
  - Internet connection
  - Microsoft Internet Explorer® 7.0 or Firefox®
  - Adobe Acrobat Reader® 6.0.1 or higher
- **For Macintosh**
  - Power PC G3 processor
  - 64 MB of RAM
  - 800 x 600 screen display setting
  - Standard keyboard and mouse
  - Internet connection
  - Firefox® 3.0
  - Adobe Acrobat Reader® 6.0.1 or higher

Members On-line is not certified for use with Microsoft Internet Explorer® 9.  
 Cue-Statement is not certified for use with Adobe Acrobat Reader® 10.

## CU-e STATEMENT – AGREEMENT AND DISCLOSURE

- 1. Introduction:** This Agreement and Disclosure specifically governs the CU-e Statement service, and informs you of your rights and responsibilities and the terms and conditions associated with the service you have requested. Please read this Agreement and Disclosure carefully. In this Agreement and Disclosure, the words “you”, “your”, and “yours” mean each and every one who utilizes CU-e Statements. The words “we”, “us”, “our”, “CSFCU” and “Credit Union” mean Changing Seasons Federal Credit Union. The words “the Service” refer to CU-e Statement Service. By accessing your account statement online through Members Online, or permitting another to access your statement online through Members Online, you acknowledge receipt of the Agreement and Disclosure and agree to be bound by all terms and conditions contained herein. The terms and conditions of the Agreement and Disclosure are in addition to the terms and conditions of any and all other deposit account and credit agreements. You further agree to abide by including all such disclosures which may be added because of future enhancements to CU-e Statements.
- 2. Services:** Using your personal computer (PC) and logging into Members Online you can access your CSFCU statement 24 hours a day, seven days a week (as long as the Service is available). You also have access to the quarterly member newsletter, inserts, etc.
- 3. Business Days:** CU-e Statements will be available 24 hours a day, seven days a week, except when down for maintenance, as indicated in the paragraph titled “System Availability”.
- 4. Agreement for receiving electronic disclosures:** Under regulation set by the Federal Reserve Board, you are entitled to receive certain disclosures. Regulations provide that if you agree, the required disclosures may be delivered electronically. These disclosures may be delivered via email or CSFCU’s member newsletter.
- 5. CU-e Statement Access:** You agree to receive your periodic statements electronically in place of a paper statement sent via US mail to your address of record. You further agree to provide an accurate email address to CSFCU for the delivery of this electronic statement. If the email address provided is not accurate due to negligence on your part, you agree not to hold CSFCU liable for sending your statement to such address. You can request a printed copy of your statement at any time. Applicable fees, as outlined in the Fee Schedule, may be charged for this request. The Credit Union must receive notification of any change in physical or email address three business days prior to the last day of the month to give us time to affect the change. Failure to do so may result in a delay or lack of delivery of your statement for the given period. Contact CSFCU in writing or visit our office to change your physical address. Your statements will be available through Members Online for 12 months from the date of the statement.
- 6. Applicability, effective date:** This Agreement governs your use of the Service and becomes effective upon your first use of the Service.
- 7. In case of errors or questions about your electronic statement:** Contact us IMMEDIATELY if you think your statement is wrong, or if you need more information. You may notify us at 207-945-6264, 800-974-4475 or 115 Mecaw Rd., Hampden ME 04444. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared. Tell us your name and account number, the dollar amount of the suspected error, and the date it occurred. Describe the error or the transaction you are unsure about, and explain as clearly as you can, why you believe it is an error or why you need more information. If you notify us verbally, we may require you to send us your complaint or questions in writing within ten (10) business days. We will tell you, in writing, the results of our investigation within ten (10) business days after we hear from you and will correct any errors promptly. If we need more time, however, we may take up to forty-five (45) calendar days to investigate your complaint or question. If we need to use the forty-five (45) to investigate, we will provisionally credit your account within ten (10) business days (five (5) days for VISA Check Card purchases) 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 request in writing and we do not receive it within ten (1) business days, the Credit Union is not required to credit your account. If we determine there was no error, we will send you written explanation within three (3) business days after we complete our investigation and upon which we relied to conclude that the error did not occur. (We will make these available to you to the extent possible without violating any other member’s right to privacy.)
- 8. Termination of agreement and service:** The Credit Union may terminate its Service and this Agreement and Disclosure at any time by giving you advance notification, either orally or in writing. By closing out your Members Online account, you will be terminating this agreement. Whether you or the Credit Union terminates this Agreement and Disclosure, the termination shall not affect your obligations under this Agreement and Disclosure.
- 9. Amendments:** This Agreement may be amended by the Credit Union at any time at its discretion. You will receive notice of amendments as required by applicable law without restatement of terms herein.

**NOTE:** CU e-Statements are available through Members Online.

## **E-ALERTS**

### **1. What are e-Alerts?**

- eAlerts are e-mails sent to you to notify you of certain transactions or events happening on your account. Each eAlert can be sent to multiple email or cellular phone addresses within minutes of the actual transactions.

### **2. How do I set up eAlerts?**

- Through Members On-line (once you have signed on) you would click on the “eAlerts! Are now available – sign up or make a change by clicking here!”

Follow the instructions to set up, make changes or stop eAlerts. Also choose from a variety of eAlert types that you can sign up for.

There is absolutely no limit to the number of eAlerts you can sign up for. You can sign up for multiple eAlerts as well as sign up multiple times for each type of eAlert.



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### ONLINE SERVICES APPLICATION

Account #: \_\_\_\_\_

Primary Account Owner Name: \_\_\_\_\_

Joint Owner Name(s): \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Email: \_\_\_\_\_

Home Phone: (     ) \_\_\_\_\_ Work: (     ) \_\_\_\_\_  
Mobile: (     ) \_\_\_\_\_

Member DOB: \_\_\_\_\_ Member SSN: \_\_\_\_\_

\_\_\_\_\_  
**Member**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Joint Owner(s)**

\_\_\_\_\_  
**Date**

\_\_\_\_\_ **Members On-line Service-I** (we) request that **Changing Seasons Federal Credit Union** provide me with Members On-line Service. I (we) understand that if this application is accepted, the Credit Union will send a confirmation letter (via e-mail). I (we) accept and agree to abide by the terms and conditions of the Agreement and Disclosures as modified from time to time by the Credit Union. I (we) will provide a copy of the Members On-line Service Agreement and Disclosure to each of the Joint Owners referenced above. By having Members Online, I (we) understand that we will have access to our CU e-Statement.

**Office Use Only:**  
\_\_\_\_\_ Members Online Setup Completed