

EASTERN PANHANDLE FEDERAL CREDIT UNION
INTERNET TELLER
ACCESS REQUEST AND AGREEMENT

By signing this agreement, you are applying for access to the Eastern Panhandle FCU's Internet Teller. With this service, you will be able to access your account balances, view transactions, make transfers, set up periodic automatic transfers, set up account alerts, request withdrawals, update your personal information, and communicate with the credit union. We may also use this product as a means of communicating with you. You can also choose to take advantage of other services, such as e-statements and bill pay. The website address is www.easternpanhandlefcu.com, then click on Internet Teller.

You must exercise extreme caution in providing authority, information, documentation or access devices to others, and secure your private information in reference to logon and access codes, passwords, etc. All transactions, actions, inquiries, etc. made by any person to whom you provide authority or the means to access your accounts or other services shall be deemed authorized by you, and the Eastern Panhandle FCU will not have any responsibility or liability whatsoever for such transactions now or in the future. Further, you and the person(s) authorized shall be jointly and severally responsible to the Eastern Panhandle FCU for all access or use of your accounts and services with us.

You agree that all owners and authorized users may have access to all of the information you provide to us, or which we gather and maintain regarding our relationships with you. This includes, but is not limited to, information regarding transactions, account history, your loan relationships with us, and other information relating to or arising with regard to any of your accounts, loans, or other services with us. You acknowledge and agree that any owner of a joint account or service, any co-borrower, or any other individual you authorize may also provide authority to others, who will have access to all such information as to all owners and/or co-borrowers. Further, if a member establishes multiple forms of membership (for example, a member authorizes a joint owner for the share draft checking account but not the share savings account), we are authorized to send and provide information jointly to all parties, which may provide such information as to all accounts evidenced by or opened through the member, now or in the future.

You consent and agree that your use or other authorized person's use of a key pad, mouse or other device to select an item, button, icon, or similar act/action while using any electronic service we offer, or in accessing or making any transaction regarding any agreement, acknowledgment, consent, terms, disclosures, or conditions, constitutes your signature, acceptance and agreement as if actually signed by you in writing.

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 responses(s) to any e-mail or other electronic communication which 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 communications, and may respond to an e-mail at either the address provided with the communication or the e-mail address in your membership Application and Signature Card or on this agreement.

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Although having no obligation to do so, we reserve the right to require authentication of e-mails or electronic communications. The decision to require authentication is in the sole discretion of the Eastern Panhandle FCU. 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 can not be authenticated to our satisfaction. Regular non-encrypted e-mail is not secure. Accordingly, you should exercise caution regarding e-mails and other electronic communications.

Our website may contain links to third party websites. We provide these links as a service to you. When you link to a third party website, you leave our website. We want you to be aware that we are not responsible for the privacy practices of any other website. We encourage you to read the privacy policies of any website you access, especially if individual identifying information is being collected. We are not affiliated with or an agent of any third party website that you link to via our website.

The Eastern Panhandle FCU is assigning you a temporary password as shown below. The first time you sign onto the Internet Teller, you will be prompted to choose a new password. If you feel someone may have gained access to your password or, should you forget your password, please contact the credit union immediately.

An Internet Teller System Quick Reference Guide is being provided.

The Internet Teller uses various different methods to authenticate you are authorized to be accessing the account information you have entered. To sign on, you must know your base account number. The first time you sign on, you will be asked to answer various questions that may be used in the future to verify your identity. To start:

Type in account number and click Continue.

Type in your email address and click on continue.

Type in your temporary password and click Log in.

Member Initial Setup – you may have to maximize this page to see all the information

Current P/W

New P/W (must be different from temporary/current password)

Confirm P/W

Confidence Word

Three Challenge Questions

Email address

Personal/Business or Public computer

Click on Save

This should take you to your account information. If you click on account details, you have many options. You can sort by clicking on account headings, such as check # or amount, you can search for specific transactions, and you can specify ledger date span. In the left menu bar, you have options to manage your accounts and add services.

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Member's Name

Base Account Number

Temporary Password: _____

If members have ownership/access in more than one Base Account Number, those accounts can be linked through the Internet Teller. **Members assume responsibility for any and all transactions made between those accounts now and in the future, regardless of any membership/ownership/access changes, and will be responsible for notifying the credit union in writing when any links or accesses need to be revoked.** Accounts to be linked without limitation to access TO and FROM:

Member's Name

Base Account Number

Member's Name

Base Account Number

Member's Name

Base Account Number

If the Member would like to be able to transfer funds TO another account where ownership does not exist, the member may request that access here:

Member's Name

Base Account Number

Member's Name

Base Account Number

Member's Name

Base Account Number

If the receiving member objects to your ability to deposit to their account through the Internet Teller, your access will be removed without notice.

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By signing below, you agree to the terms and conditions as outlined above and in the Membership and Account Agreement. **You also agree that if changes are made to the membership/ownership/access of any accounts that are linked via the Internet Teller, the credit union will not be responsible for disconnecting those links or for transactions made to or from those accounts until such time that written notification is received by the credit union to revoke that access/link.**

Member's e-mail address

Member's Signature

Date

If you can not sign this form in person at the credit union, please have your signature notarized prior to returning the form to the credit union at 36 GM Access Road, Martinsburg, WV 25403.

Sate of _____
County of _____;

I hereby certify that on this _____ day of _____, 20____, before me

_____ personally appeared and executed this
(Member's Name)
document.
(Stamp here)

Notary Public

My commission expires: _____

Do not write below this line. Credit Union use only.

Member Name

Account #

Access entered on website: _____
Date

Time

Teller