



PRIORITY FIRST FEDERAL CREDIT UNION
550 MAIN STREET
BROCKWAY, PA 15824
PHONE: 814-265-8421 OR 1-800-368-0739

PFFCU On-Line AGREEMENT

The applicant (“I”, “me”, “my”) in consideration of **PRIORITY FIRST FCU** issuing me a **PFFCU On-Line** authorization protocol (Login ID and Password) hereby agree to be legally bound by the following Terms and Conditions.

ACKNOWLEDGEMENT:

I am an owner/authorized user of the account(s) listed on my application form. I hereby request that **PRIORITY FIRST FCU** issue me a Login ID and password to be used to access these accounts through the **PFFCU On-Line** System.

ACCESS:

I understand that I will be able to access my account(s) to view balances, account history, to transfer funds between accounts, make loan payments, depending on what type of access I have designated for my account(s).

SECURITY:

I understand that the **PFFCU On-Line** is offered in a secure environment (as long as I use a secure browser) in order to afford protection for account numbers, account balances, and other personal data that may be transmitted by or to me through the Internet. I agree to change my Password upon my initial access to the system. I agree that I will designate what my new password will be and that **PRIORITY FIRST FCU** will not be able to determine what that password is, for security reasons. I further agree that **PRIORITY FIRST FCU** will not be responsible for monitoring transactions to determine if they were indeed made by the authorized user. I agree that I am responsible for the security of my Login ID and Password and I agree to properly safeguard this information.

LIABILITY:

I agree to contact **PRIORITY FIRST FCU** immediately if I believe that my Login ID and Password have been lost or stolen or if unauthorized transactions have taken place on my account(s). I also agree that if my monthly statement shows transactions(s), which I did not make, and I do not contact **PRIORITY FIRST FCU** within **60** days after the statement was mailed to me, I may not get back any money lost after that time. I agree that if I give my Login ID and Password to someone else to use, I am authorizing them to act on my behalf and I will be responsible for any use of the **PFFCU On-Line** System by them.

If **PRIORITY FIRST FCU** does not complete a transfer on time or in the correct amount, **PRIORITY FIRST FCU** will be liable for my loss and damages. However, there are some exceptions; **PRIORITY FIRST FCU** will not be liable:

- If, through no fault of **PRIORITY FIRST FCU**, there are insufficient funds in my account to complete that transaction.
- If the funds in my account are unavailable.
- If the funds in my account are subject to legal process.
- If my account is frozen because of a delinquent loan.
- If I, or anyone authorized by me, commits any fraud or violates any law or regulation.
- If any part of the transfer system is not working properly and I knew about the problem when the transfer was initiated.
- If circumstances beyond **PRIORITY FIRST FCU**'s control (such as fire, flood, or power failure) prevent the transaction.

DISCLAIMER OF WARRANTY:

PFFCU On-Line is provided without warranty of any kind on an “AS IS” basis. You assume any risk in using the On-Line Service. No guaranties or warranties or representation are made regarding correctness, accuracy, or reliability concerning your use of **PFFCU On-Line**. We make no warranty either expressed or implied including, but not limited to, implied warranties of merchantability and fitness for a particular purpose as to **PFFCU On-Line** unless disclaiming such warranties are prohibited by law.

FEES:

I agree to pay the charges or transaction fees which are charged by **PRIORITY FIRST FCU** for this service. I understand that these charges may be changed from time to time. Charges will be deducted from the checking account that I have designated for this purpose on the enrollment form.

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DOCUMENTATION:

I understand that I will get a monthly statement from **PRIORITY FIRST FCU** for each account if there is an electronic banking transaction to or from that account in that month. In any case, I will get a statement at least quarterly.

CUT OFF TIMES FOR PFFCU On-Line TRANSACTIONS:

I understand that any transfer, loan payment(s) or withdrawal request made through the **PFFCU On-Line** system prior to 4:30 PM Eastern Standard Time (EST) will be posted on the same business day (Monday – Friday). Any transfer, loan payment(s) or withdrawal request that occurs after 4:30 PM (EST) will be posted on the next business day, excluding Saturday, Sunday and Holidays.

Exception: Cut off times for Wednesday will be 3:00 PM (EST).

TERMINATION OF PFFCU On-Line SERVICES:

PRIORITY FIRST FCU reserves the right to terminate this agreement and your access to the service at any time without prior notification. You may terminate this service by providing written notice via mail or hand delivered notice at any time. If there is a joint account holder on your account who has access to this service, either account user may terminate this service by written notice. We will terminate your service upon receipt of your written notice within three (3) business days of our receipt of your written instructions to cancel this service. Any outstanding fees incurred in connection with this service remain your responsibility following termination.

AMENDMENTS:

I agree that from time to time **PRIORITY FIRST FCU** may amend or change the terms of this Agreement including amendments or changes to the **PFFCU On-Line** System or to amend or change the charges for these services. **PRIORITY FIRST FCU** may do so by notifying me in writing of such amendment or changes and my use of the **PFFCU On-Line** System after the effective date of any such amendments or changes shall constitute my acceptance of and agreement to such amendments or changes.

ACCOUNT INFORMATION DISCLOSURE:

PRIORITY FIRST FCU will maintain the confidentiality and privacy of your account information in accordance with our privacy policy as stated on our website at: www.priorityfirstfcu.org. However, we will disclose information to third parties about your account or the transfers you make in the following limited circumstances:

- As necessary to complete transfers;
- To verify the existence of sufficient funds to cover specific transactions upon the request of a third party, such as a credit bureau or merchant;
- To comply with government agency or court orders;
- If you give us your express permission.

DISCLOSURES:

I hereby acknowledge my rights to use the **PFFCU On-Line** System under this agreement as well as the terms, conditions and agreements originally disclosed to me at the time I opened my **PRIORITY FIRST FCU** account(s). This includes, but is not limited to, the Membership and Account Agreement, the Funds Availability Policy, the Electronic Funds Transfer Agreement, protecting the Privacy of Customer Information, Privacy Notice and Disclosure and all material disclosures regarding the operations of loan accounts. I understand that failure to comply with regulations outlined in the mentioned disclosures as well as any use of this system other than its intended purpose will be grounds for termination of this service and could also result in additional prosecution and penalties as allowed by law.

Account Number _____

EMAIL: _____

Print Member Name _____

Member Signature* _____

Date _____

Print Joint Member Name _____

Joint Member Signature _____

Date _____

If Primary Owner is a minor, we require joint owner's (adult) signature to authorize **PFFCU On-Line access to this account.*