

## **APPLICATION FOR ONLINE BANKING ENROLMENT**

By completing the following form for Online Banking Enrolment, you agree to the following terms and conditions.

### **GENERAL AGREEMENT**

You acknowledge and agree:

- To never reveal, give or make available your User ID and/or your Password to any unauthorized person and to retain such information in a secure manner with due care.
- To abide by the rules and regulations of the Credit Union for all accounts and services, including, but not limited to, the use of electronic delivery services, and to follow all applicable instructions and procedures.
- To promptly notify us if you believe any unauthorized transaction has occurred or if you have any reason to believe an unauthorized transaction may occur, and if you receive notice that a payment remains unpaid or any debit or transfer has not been properly posted.
- To be responsible for all transactions initiated through the use of your User ID/Password.
- To cooperate during an investigation of any reported unauthorized activity that occurs on your account and to promptly complete an affidavit upon request.
- That the Credit Union has the right to refuse a transaction when it reasonably believes there is unauthorized or unusual electronic transactions.
- To maintain sufficient funds in your account from which you instruct us to make a payment/transfer/debit, and that the Credit Union will not be required to complete any transaction that will exceed your account balance but if the Credit Union does complete such transaction, you agree that you will reimburse the Credit Union immediately upon demand and agree that your account will be charged fees in accordance with all Credit Union service fees.
- That you authorize the Credit Union to debit/transfer/make payments as you instruct from time to time using electronic banking services; that such authority shall remain in full force and effect until the Credit Union has received appropriate notification from you of your intent to terminate electronic banking services in such a manner as to afford the Credit Union reasonable opportunity to act on it and in full compliance with all terms and conditions of this Agreement; and that the termination shall not be effective with respect to entries posted by the Credit Union prior to such time. You also agree to sign or provide such other authorizations, as the Credit Union may deem reasonably necessary.
- To make a good faith effort to resolve merchant or payee related disputes prior to submitting claims to us and to advise of the status of these claims.
- To use electronic banking services only for legal transactions.
- That you will comply with the terms and conditions of the Agreement as well as national laws, regulations and rulings.
- That the Credit Union will automatically deduct applicable Credit Union service fees (if any) from your account. When we receive a transfer and/or payment instruction, you authorize us to charge your designated Account with us and to transfer and/or remit funds on your behalf. You may not designate any account with us that requires more than one signature for transfers, withdrawals, debits or checks as your electronic banking account.

### **DESCRIPTION OF SERVICES**

You may utilize online banking to conduct any of the following transactions:

- Initiate fund transfer requests to transfer funds to and from your accounts at The Bank Employees' Credit Union (BECU).
- Initiate fund transfer requests to make payments on your loan accounts at The Bank Employees' Credit Union (BECU).
- Access balance information and posted activity on designated accounts.
- View reports prepared from account activity data on designated accounts.
- Review recent account activity, including Deposit Account(s) activity and principal, interest and payment information on Loan Account(s).

- Review checks and deposits in a transaction summary and review paid items on a daily basis.
- Review and print copies of your account statements.
- Communicate by electronic messaging with the Credit Union. (The Credit Union is not responsible for any error in or delay of any electronic message and the Credit Union does not warrant that any electronic message will be received or reviewed by the appropriate person or responded to in any particular manner.)
- Initiate transfers from Deposit Accounts to external payees using your designated Credit Union account in accordance with and subject to the terms and conditions set forth in the "Bill Pay Service" agreement.
- Additional transactions and services that we may authorize or provide from time to time.

The Bank Employees' Credit Union (BECU) reserves the right, without prior notice, to eliminate or modify any service of, and to add additional services to the Online Banking product, modified or additional services will be subject to the terms and conditions of this Agreement.

#### **RETURNED OR NON-SUFFICIENT FUNDS ITEMS**

By using electronic banking services, you are requesting us to make payments/transfers for you from your designated account. If we are unable to complete the transaction (for example, there are not sufficient funds in your account to cover the transaction), the payment transaction may not be completed. In some instances, however, the payment may be completed. In this case, you agree that you will reimburse us immediately upon demand. You also agree that we may reverse the transaction or offset the shortage with funds from any other account with us. You are fully obligated to Credit Union to provide sufficient funds for any payments/transfers/withdrawals you make or authorize. In addition, you agree that applicable fees may be charged in accordance with our established service fee schedule.

#### **CONTACT IN EVENT OF UNAUTHORIZED ACTIVITY**

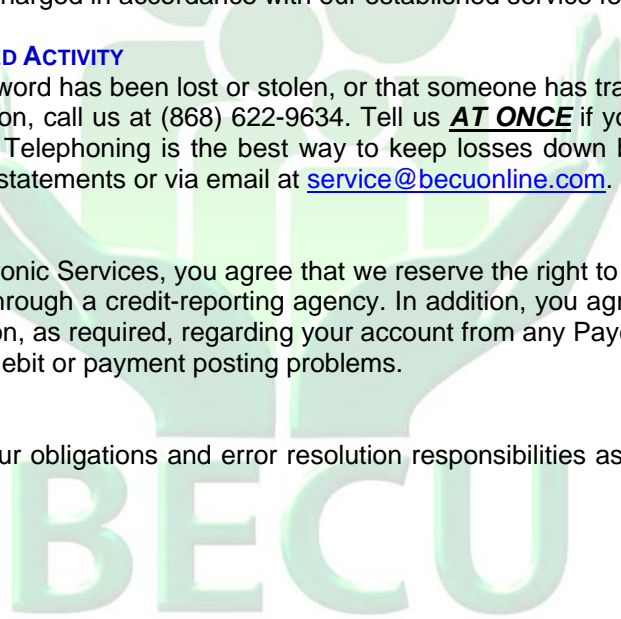
If you believe your User ID or Password has been lost or stolen, or that someone has transferred or may transfer funds from your account without permission, call us at (868) 622-9634. Tell us **AT ONCE** if you believe your User ID and/or Password has been lost or stolen. Telephoning is the best way to keep losses down but you may also send written notice to us at the address on your statements or via email at [service@becuonline.com](mailto:service@becuonline.com).

#### **CREDIT REVIEW AND VERIFICATION**

By enrolling and/or using any Electronic Services, you agree that we reserve the right to request a review of your credit rating at any time at our expense through a credit-reporting agency. In addition, you agree that we reserve the right to obtain financial and other information, as required, regarding your account from any Payee, financial institution or entity necessary to resolve any transfer, debit or payment posting problems.

#### **ADDITIONAL DISCLOSURES**

For additional information about your obligations and error resolution responsibilities as a member please refer to the Credit Union's Bye Laws.



**APPLICATION FOR ONLINE BANKING ENROLMENT**

To apply for Online Banking Services, please complete this form, print it, sign it, and bring it into The Bank Employee's Credit Union (BECU) office or fax it **ATTENTION: Online Banking Enrolment at (868) 628-2559** or mail it to: **Bank Employees' Credit Union, Cor. Bournes Road & Angelina Street, St. James, Trinidad and Tobago.** E-mail: [service@becuonline.com](mailto:service@becuonline.com).

Within **five (5) business days** of receipt of your application, you will receive your new login information and other instructions to the **primary e-mail address** that we have on file for you.

**1. PERSONAL INFORMATION**

<b>Name - First / Middle/ Last</b>	<b>Tel. Contact</b>
	(H)
	(C)
<b>Identification#: (state if DP, Passport, National ID or Birth Certificate)</b>	<b>Date of Birth (M/D/Y)</b>
<b>Mailing Address</b>	<b>E-mail Address</b>
	(Primary)
	(Secondary)

**2. ACCOUNT INFORMATION**

<b>Account Number</b>
<b>PRIMARY:</b>

Online Bill Payments and Fees will be deducted from your primary Credit Union account.

**3. ONLINE BANKING USER INFORMATION**

<b>Security Keyword:</b>	
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Please choose a **security keyword**. You will be asked to provide this keyword to verify your identity in instances where you have contacted our office to have your online account reset.

**4. ACKNOWLEDGEMENT AND SIGNATURE**

By applying for and/or using the electronic banking services indicated above, I agree to the Terms and Conditions described above and certify that all information I furnish now and hereafter is true and complete; I authorize and consent to: (a.) investigation and verification of my application and account information, (b.) the Credit Union sharing such information with others including credit and check reporting agencies as well as Credit Union affiliates. I agree to be responsible for all charges, advances and other fees and to abide by all of the terms governing the services and my accounts. I understand that this application will remain the property of the Credit Union. By selecting the Online Banking service I understand and acknowledge that I have authorized The Bank Employees' Credit Union (BECU) to provide electronic services as previously indicated. Use of the Online Banking service or other banking products shall be deemed to be my written authorization to charge, debit, or credit my account(s) for the amount and type of transaction(s) indicate at the time of use.

Signature \_\_\_\_\_ Date \_\_\_\_\_

**FOR OFFICIAL USE ONLY:**

Date Rec'd \_\_\_\_\_ ID Verification \_\_\_\_\_ Date Appv'd \_\_\_\_\_ Auth'd By \_\_\_\_\_