

## **INTRODUCTION**

This document explains the terms and conditions for using our Internet Home Banking Service and provides certain disclosures and information to you concerning the service.

Each of your accounts at Copper & Glass Federal Credit Union is also governed by the applicable account disclosure/agreement and Truth in Savings disclosure you received when you opened your account.

## **HOW TO ACCESS YOUR ACCOUNTS**

To access your accounts through our Home Banking service, you must have an account with our financial institution with your current information. This information is requested when you register with our home banking system. The password that is used to gain access to your information should be kept confidential, just as you would keep other security information confidential. For your protection we recommend that you change your home banking password regularly. It is recommended that you memorize this password and do not write it down. You are responsible for keeping your password, account numbers and other account data confidential. If you believe that your password may have been lost or stolen, or that someone has transferred or may transfer money between your accounts without your permission, notify Copper & Glass Federal Credit Union at once at (412) 673-9028. You cannot use E-mail to initiate transactions, changed information or inquire on your account(s). We will not respond to these types of requests via E-mail, since we cannot be certain we are corresponding with you. Please use the appropriate functions within our Internet Home Banking service, visit Copper & Glass Federal Credit Union office or call us at (412) 673-9028.

## **STATEMENTS**

All transactions generated by you through our home banking service and any home banking fees will appear on your monthly or quarterly statement.

## **PRIVACY**

We use SSL encryption and multi factor authentication to ensure the privacy of your information when sending data between our home banking server and your PC.

The server logs multiple items of information for all members. For authorized members who use home banking, we collect and store information such as how often members utilize features on their home banking account, along with dates and times of various features of the home banking system. We use this information for internal analysis, possible fraudulent activity, and product evaluation. We never sell, transfer or trade this information unless we are compelled to do so by law. We may gather and store information available to us on failed login attempts and other activity we consider a threat to our system. In these cases, we will share this information with other companies, agencies, and law enforcement officials as we see fit.

## **OPERATING SYSTEMS AND SECURITY**

Our home banking site is designed to operate using World Wide Web technologies and protocols, which are adaptable to a wide range of systems. Our home banking uses SSL encryption and requires a browser with a current (unexpired) Domain Validation Certificate. Some older browsers may not be able to use the site without first updating the browser. Our server uses 256 bit encryption. We use cookies to help us administer the home banking homepage. Some browsers allow you to reject cookies from servers. If you don't allow us to set a cookie upon entering the site, you will not be able to log in. The cookie we set contains information we need for security and allows us to time out your authority to view information.

We place the cookie with instructions that it can only be sent to a server in our home-banking domain. A cookie cannot be used to extract data from your PC. We do not store your Access Code, User Id or Password in your cookie. The cookie we set will time out your access authority to our home banking homepage. Until it times out, you can come back to our home banking without logging in. After the time out period, you will need to log in again. Remember that most browsers will let you use a BACK button to view previously visited documents, even if your viewing authority has expired. For this reason, the only way to keep others from viewing your account balance is to logout of the browser when you are finished with your session. This is especially important if you are using a public or shared computer.

## **LIABILITY FOR UNAUTHORIZED TRANSFERS**

Tell us AT ONCE if you believe your password has been lost or stolen and immediately change your password from within your home banking account. Calling is the best way to notify us immediately (412) 673-9028. Also, if your statement shows transfers that you did not make, tell us at once. If you believe your password has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call (412) 673-9028 ASAP.

## **AVAILABLE SERVICES AND LIMITATIONS**

**TRANSFERS:** You may transfer funds between your share, draft, or loan accounts as the account agreements may allow. Transfers done through the service DO NOT immediately charge or credit your account. TRANSFERS WILL BE EFFECTIVE IMMEDIATELY AFTER THE TRANSACTION HAS TAKEN PLACE. You can transfer from one account number to a different account number, only if all account owners have completed the required information to do so.

**ACCOUNT BALANCES:** You may view balances of your share, draft, and loan accounts. In addition, there may be drafts written against your balance, or other electronic items such as debit card transactions, that have not yet been presented to the credit union for payment.

**TRANSACTION HISTORY:** You may view the transaction history for any loan, draft, certificate, or share accounts. All the transactions in your history are always up to date with the history on the Credit Union's server.

**PASSWORD CHANGES:** If you are a Home Banking user, you may change your password at any time from setting within your home banking account. For your protection we recommend that you change your home-banking password regularly.

**CHECK ORDERS:** You may reorder checks and/or view and order new check styles available through the credit union. We will not process check order requests if you do not have a checking account at the credit union.

**CHECK SEARCH:** You may search for drafts that have cleared your account. You may also list clearings by date cleared or by check number.

**ADDITIONAL SERVICES:** From time to time, we will announce additional services, which are available through our Home Banking. Your use of these services will constitute acceptance of the terms and conditions presented at the time they are announced. We reserve the right to limit access or cancel on-line access at any time.

## **BUSINESS DAYS**

Our business days are Monday through Friday. Holidays are not included.

## **ERRORS AND QUESTIONS**

In case of error or questions about your electronic transfers, call us at (412) 673-9028 as soon as you can. You may also email through our contact us page of our website.

You will have sixty (60) days to notify us of the error. You will need to tell us:

Why you believe there is an error and the dollar amount involved.

Approximately when the error took place.

If you tell us orally, we may require you send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days and correct any error promptly. If we need more time, we may take up to forty-five (45) days to investigate the complaint, but you will have the use of the funds in question after the then (10) business days. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account during the investigation. 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. You may ask for copies of the documents that we used in our investigation. If you need more information about our error resolution procedures, call us at the (412) 673-9028. All transactions are legally binding, and any disagreements will be handled according to the laws of the state of Pennsylvania.

## **OUR LIABILITY**

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement/disclosure 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; or, if the home banking equipment or software was not working properly and you knew about the maintenance period 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.

We shall not be responsible for any other loss, damage, or injury whether caused by the equipment, software, and/or home banking service, nor shall we be responsible for any direct, indirect, special, or consequential damages arising in any way out of the installation, use, or maintenance of your equipment, software, and/or service, except where the law requires a different standard. We do not make any warranties of fitness for a particular purpose or warranties of merchantability.