

Online Banking Disclosure

Access Limitations: PEFCU reserves the right to limit the amount of on-line access time per month or per session.

Account Access: You will be able to select your own Username and Access Code (Password) used to access your account(s).

Joint Account(s): If your Username and/or Access Code is shared and your Joint Owner is only authorized on your Savings account, he/she will have full access to any sub-account information through Online Banking, Bill Pay, and Mobile Banking.

Service Charges: There are no service charges to access Mobile Banking or any of the products/services offered in Online Banking. We reserve the right to institute charges for account access or transactions in the future, but only after written notification to you at least 30 days in advance of the date such charges will take effect.

Security of Information: You understand and agree that we do not guarantee the security of electronically submitted information and that we shall not be responsible for any unauthorized third party interception or use thereof.

By clicking on the "Agree" box below, you are stating that you understand and agree that your electronic signature executed in conjunction with the electronic submission of this disclosure and you accept full responsibility for any transaction, request, or submission through Mobile Banking, Online Banking, and/or Bill Pay, are subject to applicable laws, PEFCU is not responsible for any errors you may commit in connection with electronic submission of this disclosure or in conjunction with any transaction request, or submission through Mobile Banking, Online Banking or Bill Pay. The Credit Union cannot reverse a completed transaction conducted on any of the above-mentioned electronic services. Transfers you have previously authorized and that are being processed by PEFCU when we receive your cancellation request cannot be canceled.

We collect your Biometric Information when you contact our Member Contact Center or use mobile banking. Biometric Information is a unique biological pattern or characteristic or other unique physical or digital representation of biometric data, like a fingerprint, voiceprint, or scan of face geometry, that is used to identify a specific individual. We may use your Biometric Information to verify or authenticate your identity, detect, and prevent fraud, and for safety or other security purposes.

Your rights, liabilities and obligations with respect to any unauthorized electronic fund transfers from Your Account to the Other Account, as well as for any errors in Your Account that may be reflected in Your Account statements are (a) set forth in the "Important Account Information For Our Members" brochure you received when you opened Your Account and (b) also on our website (click on "Important Account Information" to download a PDF copy of the brochure). You also agree to notify the Credit Union promptly if you suspect someone else may have fraudulently obtained and/or used your Account Number, Security code, Username and/or Access Code to transfer funds from Your Account to the Other Account. You also agree to sign an affidavit and file a police report and to assist the Credit Union in any investigation and subsequent prosecution of any alleged perpetrator of the crime.

Please indicate selection: Agree • Disagree •