



# Greater Pittsburgh Federal Credit Union

## ONLINE HOME BANKING AGREEMENT

The applicant (“I”, “me”, “my”) in consideration of Greater Pittsburgh Federal Credit Union (GPFCU) issuing me an Online Home Banking authorization login, 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 GPFCU issue to me a secure login to be used to access these accounts through the Online Home Banking System.

### **ACCESS:**

I understand that I will be able to access my account(s) to view balances, account history, statements, to transfer funds between accounts within the credit union, and to pay bills depending on what type of access I have designated for my account(s). I also understand GPFCU reserves the right to revoke such access to my accounts without prior notification.

### **SECURITY:**

I understand that the Online Home Banking System is offered in a secure environment (as long as I use a secure browser) in order to afford protection for account numbers, account balances, bill payment information and other personal data which may be transmitted by or to me through the Internet. I agree to change my Password upon my initial access to the system within 30 days or online access will be denied. I agree that I will designate what my new password will be and, for security reasons, the GPFCU will not be able to determine what that password is. I further agree that GPFCU 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 information and I agree to properly safeguard this information.

### **LIABILITY:**

I agree to contact GPFCU immediately if I believe that my login information has been lost, 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 GPFCU 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 information to someone else to use, I am authorizing them to act on my behalf and I will be responsible for any use of the Online Home Banking System by them. If GPFCU does not complete a transfer to or from my account, on time or in the correct amount, GPFCU will be liable for my loss and damages. However, there are some exceptions; GPFCU will not be liable:

- If, through no fault of GPFCU, 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 GPFCU’s control (such as fire, flood, or power failure) prevent the transaction.

**DOCUMENTATION:** I understand that:

#### **1. STATEMENTS:**

I will get a monthly statement from GPFCU 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.



By checking this box, I hereby authorize GPFCU to send my statement electronically through the e-statement program. I understand fully that I will no longer receive a paper statement but will instead view my statement online through the E-statement program via home-banking.

**2. CUT OFF TIMES FOR ONLINE BANKING TRANSACTIONS:**

I understand that any transactions made through the Online Home Banking System after 3:00 p.m. Eastern Standard Time (EST) cannot be guaranteed to post before the end of the same business day but will be posted the following business day.

**AMENDMENTS:**

I agree that from time to time GPFCU may amend or change the terms of this Agreement including amendments or changes to the Online Home Banking System or to amend or change the charges for these services. GPFCU may do so by notifying me in writing of such amendments or changes and by use of the Online Home Banking System after the effective date of any such amendments or changes shall constitute my acceptance of any agreement to such amendments or changes.

**DISCLOSURES:**

I hereby acknowledge my rights to use the Online Home Banking System under this agreement as well as the terms, conditions and agreements originally disclosed to me at the time I opened my GPFCU 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.

**MOBILE DEPOSIT AGREEMENT**

**FEES:**

The Credit Union offers the benefits and convenience of the Mobile Deposit Capture to you free. The Credit Union reserves the right to charge fees for the Mobile Deposit Capture in the future.

You, the Member, must have a mobile device that is acceptable to use and a wireless plan from a compatible mobile wireless provider. The Credit Union is not responsible for any third-party software you may need to use the Mobile Deposit Capture. The Credit Union is not responsible for any data usage charges that the member may receive through their phone provider. If there is a delay in processing due to poor image quality, or if the deposited check is returned unpayable, usual fees for returns and NSF apply.

**DEPOSIT LIMITS:**

The Credit Union reserves the rights to establish and assign to you deposit limits for Mobile Deposit Capture, including dollar amount and/or number of checks that you may transmit each day and to modify such limits from time to time at the Credit Union’s discretion. All checks deposited on one business day will be combined for an aggregate amount with a daily limit of \$3,000.00 total. Cut-off time for same day credit is 3:00 PM excluding after hours, weekends, and holidays. The credit union is not liable for any service or late charges that may be imposed against the member due to the credit union’s rejection of any check that is transmitted for deposit. All checks over \$500.00 will be reviewed by credit union personnel before providing credit with a standard three (3) day hold being applied. Those under the limit will be posted immediately to the account. All credit is provisional until credit has been received from the paying financial institution. We reserve the right to extend any hold placed in an emergency situation where there is a failure of communications or computer equipment and if we have any reason to believe an item will not be paid.

**ENDORSEMENT/STORAGE:**

You agree to properly endorse the check on the back as it appears on the Payable to line and the words: **“FOR MOBILE DEPOSIT ONLY GPFCU”** are required. For a check payable to you AND any joint owner, both must endorse. If a check is payable to you OR joint owner, either can endorse it. You agree to securely store each original check that you deposit using these services for a period of at least sixty (60) days. After sixty (60) days and not later than ninety (90) days after you transmit the original check, you may safely destroy the original check. You agree to never re-present a check for deposit. You understand that you are responsible and liable for any loss caused by your failure to secure the original checks.

**UNACCEPTABLE ITEMS:**

Checks drawn on a foreign bank, Travelers Checks, item drawn on your Credit Union account, stale dated items, Savings Bonds, an altered check, a check previous converted to a substitute check, a returned NSF check or re-deposited item.

**NOTE:** *We reserve the right to discontinue Mobile Deposit Capture due to misuse of the system.*

**Account**

**Number**

\_\_\_\_\_

**Date**

\_\_\_\_\_

**Name**

\_\_\_\_\_

**Signature**

\_\_\_\_\_

**E-Mail**

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