



e*Teller

www.financialpartnersfcu.org



e*Teller

Fast, Convenient, Secure

e*Teller provides you with your own personal teller- anytime, any day, anywhere! Visit our website www.financialpartnersfcu.org for access. e*Teller is fast and secure. Whether you're at home, work, or traveling, you will be able to take advantage of our easy to use services.

Internet Access Disclosure Statement

The following information defines and describes the types of Electronic Funds Transfers that are available to members using e*Teller service. It also contains your rights and responsibilities concerning these transactions, including your right under the Electronic Funds Transfers Act. Please read this document and retain it for future reference.

You can use e*Teller account access to:

1. Obtain balance and other account details on your share and loan accounts.
2. Make transfers between your share accounts, as well as make loan payment from your share accounts.
3. Obtain loan advances from your line of credit to your share draft account.
4. Review transaction activity on your accounts, excluding VISA.
5. Print transaction history.

*Note: All e*Teller activity is real time.*

Limitations on Transfers

Federal regulations limit pre-authorized transfers from your share account to no more than six (6) per account, per month. This includes transfers by phone, fax, wire, and cable, over-draft transfers to checking and internet instructions.

The functions and limitation of the e*Teller account access service may be updated, without notice, at the option of FPFCU in order to provide improved service to its members.

Liability

By applying for internet account access, you agree to accept responsibility for protecting the integrity of your password in order to prevent unauthorized transactions and/or account access. You also agree that FPFCU may revoke your internet account access if unauthorized account access occurs as the apparent result of your negligence in safeguarding your password. Granting access to any non-owner will make you financially liable. Tell FPFCU at once if you believe your account number, password, or any record has been lost or stolen or if your account has been accessed without your authority. You could lose all the money in your account if you fail to tell us, but if you tell us within two (2) business days of the loss, theft or unauthorized access, you can lose no more than \$50. If you do NOT tell us within two (2) business days after you learn of the unauthorized access, and we can prove we could have stopped someone from accessing your account if you had told us, you could lose as much as \$500.

If your statement shows any electronic funds transfer you did not make or authorize to be made, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get any money you lost. If a good reason kept you from telling us, we may extend the time periods.

Contact Information

If you believe unauthorized access occurred on your account, call FPFCU Monday through Friday between the hours of 9am and 5pm EST at 260-632-4245 or send an email to financialpartnersfcu@comcast.net or write us at PO Box 125, Woodburn, IN 46797.

Documentation of Transactions

Your periodic statement will specifically identify each electronic transaction. You will receive a monthly account statement for each month in which you initiate an electronic transaction. If no electronic transactions are made, you will receive a statement at least quarterly. Additionally, through the e*Teller service, you can access your transaction activity at any time.

Charges

There is no charge to use e*Teller account access.

Information to Third Parties

FPFCU may disclose information to third parties about your account or the transactions you make:

1. If we return checks drawn on your account or are unable to complete an electronic transfer because of insufficient funds.
2. Where it is necessary to complete transactions.
3. In order to verify the existence and condition of your account, such as a credit bureau or merchant.

4. In order to comply with a government agency or court order.
5. If you give us written permission.

In Case of Errors

If you think your statement is wrong or you need more information about a transaction, immediately contact us as directed in the contact information section. We must hear from you no later than 60 (sixty) days after we sent you the first statement on which the problem or error appeared.

Tell us your name and account number. Describe the transaction, including the dollar amount, and explain why you believe it is an error or why you need more information.

If you tell us verbally, we may require that you send us your complaint or question in writing within 10 business days. We will attempt to resolve all matters within 10 business days after your request is made, but may take up to 45 calendar days to investigate your complaint or question.

If we decide there was no error, we will provide you with an explanation within three (3) business days after we complete our investigation. You may ask for copies of the documents we used in our investigation.

Password Confidentiality

You are the key to safeguarding the confidentiality of your accounts. You are issued a password upon applying for online account access, which you must change the first time you access your account. Your password should contain at least 8 characters including 3 of the following: capital letters, lower case letters, numeric characters, and special characters. You should select a password that you can easily remember, but that no one would likely guess. You may not use any part of your name as your password. Passwords are case-sensitive. You must also establish answers to several security questions when logging into your account for the first time. These answers must contain at least 6 characters and cannot be duplicates. If you forget your password or answers, you can call FPFCU to reset them. Never share your login information with anyone, even family members. This protects your accounts against unauthorized access.

Security of e*Teller

When you log onto e*Teller, you access a secure site. FPFCU is committed to secure online technology and had taken steps to ensure that accessing your account via the Internet is safe and secure. Additionally, we allow you to select the passwords security questions of your choosing. This password is used to authenticate you each time you log on to e*Teller, prior to allowing you to view your information and conduct transactions. The confidentiality of your account is maintained as the

information is passed from our host to your personal computer or device in an encrypted format. This prevents the data from being intercepted by an unauthorized party.

Each user session is set up for a specified period of time. If a certain amount of time passes with no activity, your session will time out. This reduces the window of opportunity for an unauthorized user to access your account information if you walk away without logging off. Every effort is made to ensure that this system is as secure as possible.

Application for Service

FPFCU requires a signed application to allow online access.

Your Responsibility

FPFCU is confident that we have taken the necessary precautions to ensure that our internet account access service is secure and that your account information remains confidential. However, it is also your responsibility to play an active role in protecting the security of your accounts by doing the following:

1. Never share your login information with anyone.
2. Change your password on a regular basis. Always change your password and contact us immediately if you think that your password may have been compromised.
3. Do not walk away from your computer or device during an active e*Teller session. Always remember to log off when you are finished with your session.



22440 Main St.
PO Box 125
Woodburn, IN 46797
260-632-4245

13350 Country Shoal Ln.
PO Box 540
Grabill, IN 46741
260-627-2111

Temporary Password _____



User Application

By signing below, you have acknowledged receipt of this disclosure and a copy of the Electronic Funds Disclosure and agree to the rules and fees governing this service. Your further acknowledge that you understand that it is your responsibility to maintain the integrity of the password for this account.

Date _____ Account # _____

Name(s) _____

Address _____

City, State, Zip _____

Phone _____

Email _____

Owner(s) Signature _____

Please detach completed form and return to:
Financial Partners FCU
PO Box 125
Woodburn, IN 46797

For Credit Union use ONLY _____

Date received _____ By _____