



e*branch Disclosure

IMPORTANT:

In order to apply for e*branch access, you must agree to the terms and conditions in this disclosure.

1. **Introduction.** This agreement and Disclosure specifically governs the e*branch Service (University Credit Union's online bankers website), and informs you of your rights and responsibilities and the terms and conditions associated with the service you have requested. Please read this Agreement and Disclosure carefully. In this Agreement and Disclosure, the words "you", "your", and "yours" mean each and every one who utilizes e*branch. The words "we", "us", "our", "University Credit Union", and "Credit Union" mean University Credit Union. The words "the Service" refers to e*branch Service.

By accessing your account online, or permitting another to access your account online, you acknowledge receipt of the Agreement and Disclosure and agree to be bound by all terms and conditions contained herein. You further agree to follow all instructions provided by the Service and reflected on your computer screen. The terms and conditions of this Agreement and Disclosure are in addition to the terms and conditions of any and all other deposit account and credit agreements you have with the Credit Union, including all such disclosures made pursuant to such agreements. University Credit Union reserves the right to terminate, alter or change this service at any time. You further agree to abide by any additional terms or conditions, which may be added because of future enhancements to e*branch. For additional security reasons, members must access e*branch at least once every **90 days** or your account online will be deemed inactive and disabled. Electronic statements will not be accessible and a paper statement may be mailed until the service is reactivated.

2. **Services.** Using your personal computer (PC) and your designated User ID and password, you can access your University Credit Union account 24 hours a day, seven days a week (as long as the service is available).
3. **Business Days.** e*branch will be available 24 hours a day, seven days a week, except when down for maintenance, as indicated in the paragraph titled "System

Availability."

6. **Fees and Charges.** There is currently no fee for the Service or termination thereof. However, University Credit Union reserves the right to impose fees or to subsequently change any fee structure. Please refer to the most recent fee schedule.
7. **System Availability.** Access to the Service may be unavailable at certain times for the following reasons: (1) Scheduled maintenance. There will be periods when systems require maintenance or upgrades; (2) Unscheduled maintenance. Service may be unavailable when unforeseen maintenance is necessary; or, (3) System Outages. Major unforeseen events, including, but not limited to: earthquakes, fires, floods, computer failures, interruptions in telephone service, or electrical outages that may cause system unavailability. University Credit Union will make all reasonable efforts to ensure the availability of the Service. However, University Credit Union is in no way liable for the unavailability of the e*branch or any consequential damages that may result.
8. **Hardware and Software Requirements**

You are responsible for the installation, maintenance, and operation of your Computer (in this Agreement, your computer and the related equipment are referred to together as your "Computer") and all software. Please refer to our "Browser and Operating System Requirements" for specific system requirements. We will inform you of any change in hardware or software requirements that may affect your access to or use of Online Banking. The Credit Union is not responsible for any errors or failures from any malfunction of your Computer or any software, and the Credit Union is not responsible for any computer viruses (including, without limitation, programs commonly referred to as "malware", "keystroke loggers", and/or "spyware"), problems or malfunctions resulting from any computer viruses, or any related problems that may be associated with the use of an online system. Any material downloaded or otherwise obtained is obtained at your own discretion and risk, and Credit Union is not responsible for any damage to your computer or operating systems or for loss of data that results from the download of any such material, whether due to any computer virus or otherwise. You are solely responsible for maintaining and applying anti-virus software, security patches, firewalls, and other security measures with respect to your operating systems, and for protecting, securing, and backing up any data and information stored in or on your operating systems. The Credit Union is not responsible for any errors or failures resulting from defects in or malfunctions of any software installed on your operating systems.
9. **Termination of agreement and service.** *Your Password should be kept strictly confidential.* You will be required to change the password you are assigned upon first access to e*branch. You may cancel this Agreement and terminate your Service with University Credit Union at any time by notifying University Credit Union in writing via email, or sending a secure message, or visit your closest branch or write a letter, and discontinue use of the service. The credit union may terminate its Service and this agreement and Disclosure at any time by giving you advance notification, in writing. Whether you or the Credit Union terminates this Agreement and Disclosure, the

termination shall not affect your obligations under this agreement and Disclosure.

12. **Amendments:** This Agreement may be amended by the Credit Union at any time at its discretion. You will receive notice of amendments as required by applicable law without restatement of terms herein.

UNIVERSITY CREDIT UNION

13241 SW 136th Street, Miami, FL 33186

Business Days: Monday through Friday Excluding Holidays 8am-5pm

Phone: (786) 425-5000

e*branch Application

I (we) apply for e*branch and agree to the terms and conditions of the e*branch disclosure.

University Credit Union Account Number _____

E-mail Address _____

Telephone Number _____

Print Name _____

Signature _____ Date _____

Address _____

Print Joint Name _____

Joint Signature _____ Date _____

Please select a USER ID for logging into your account in e*branch. Your temporary password will be emailed to the email address you provided us.

USER ID _____

Your USER ID login must be something other than your account number. The Federal Financial Institution Examination Council, (FFIEC) guidelines require that the use of account number or social security number be discontinued for your protection.

USER ID has to be a minimum length of 8 characters with a maximum of 12 characters. The USER ID can be alpha or alpha-numeric, but it **cannot** be your account number, Social Security Number or your Date of Birth.