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## **HOME CU INTERNET BANKING FORM**

By signing this agreement, you are applying for access to the Credit Union's Internet Banking service. With this service, you will be able to access your account balances, view transactions made to deposit and loan accounts, make transfers, and request withdrawals. If you have a share draft checking, you will then have access to Bill Pay and e-statements if enrolled.

You acknowledge account transaction history is not immediate upon receiving access to the Internet Teller, but is built through uploads by the Credit Union each business day. The first upload will create a (90) ninety day history. The (90) ninety day history will then be maintained daily.

You agree transaction requests made through the Internet Banking service are not immediate and are subject to funds availability and approval by the Credit Union. The Credit Union will download transaction requests on each business day between 8:00 am and 4:30 pm at regular intervals throughout the day. We will then make qualifying transactions and upload the new balance information. The Internet Banking service provides the date and time of the last update immediately after logging on, therefore if you made a transaction request prior to the last update and it is not reflected on your account, you should contact the Credit Union to find out why the transaction was not posted. Please keep in mind that ATM transactions are posted in the morning effective for the previous day and will change your ending balance from previous day.

You should exercise caution in providing authority, information, documentation or access devices to others. All transactions made by any person to whom you provide authority or the means to access your accounts or other services shall be deemed authorized by you, and the Credit Union will not have any responsibility or liability whatsoever for such transactions. Further, you and the person authorized shall be jointly and severally responsible to the Credit Union for all access or use of your accounts and services with us.

You agree that all owners and authorized users may have access to all of the information you provide to us, or which we gather and maintain regarding our relationships with you. This includes, but is not limited to, information regarding transactions, account history, your loan relationships with us, and other information relating to or arising with regard to any of your accounts, loans or other services with us. You acknowledge and agree that any owner of a joint account or service, or any co-borrower may provide authority to others, who will have access to all such information as to all owners and/or co-borrowers.

You consent and agree that your use of a key pad, mouse or other device to select an item, button, icon or similar act/action while using any electronic service we offer, or in accessing or making any transaction regarding any agreement, acknowledgement consent, terms, disclosures or conditions, constitutes your signature, acceptance and agreement as if actually signed by you writing.

You acknowledge and agree that the Internet is considered inherently insecure. Therefore, you agree that we have no liability to you whatsoever for any loss, claim or damages arising or in any way related to our response(s) to any e-mail or other electronic communication which we in good faith believe you have submitted to us. We have no duty to investigate the validity or to verify any e-mail or other electronic communication, and may respond to an e-mail at either the address provided with the communication or on this agreement.

Although having no obligation to do so, we reserve the right to require authentication of e-mails or electronic communications. The decision to require authentication is in the sole discretion of the Credit Union. We will have no obligation, liability or responsibility to you or any other person or company if we do not act upon or follow any instruction to us if a communication cannot be authenticated to our satisfaction. Regular non-encrypted e-mail is not secure. Accordingly, you should exercise caution regarding e-mails and other electronic communications.

Our website may contain links to third party websites. We provide these links as a service to you. When you link to a third party website you leave our website. We encourage you to read the privacy policies of any website you access, especially if individual identifying information is being collected. We are not affiliated with or an agent of any third party websites that you link to via our website.

**The Credit Union is assigning you a temporary password (the last four digits of the primary member's social security number).** The first time you sign onto the Internet Banking, you will be prompted to choose a new password and asked to select 3 questions and answer them. These questions will be asked at random but must be answered exactly as you initially entered them. If you feel someone may have gained access to your password please contact the credit union immediately. Should you forget your password, please select "Forgot Password" and an email with a temporary password will be emailed to you. Please allow at least one business day for us to activate your on-line access to our HomeCU Internet Banking service. You will receive an email confirming activation with instructions on how to access for the first time.

By signing below, you agree to the terms and conditions as outlined above and in the Membership and Account Agreement.

**Primary Member's Signature** \_\_\_\_\_ **Acct#** \_\_\_\_\_

**Print Name** \_\_\_\_\_ **Date** \_\_\_\_\_

**E-mail address** \_\_\_\_\_ **SSN** \_\_\_\_\_

**For further instructions on the use of this system, contact the credit union office.**