

TRI-AG (WV) FEDERAL CREDIT UNION
INTERNET TELLER
ACCESS REQUEST AND AGREEMENT
www.triagwvfcu.virtualcu.net

By signing this agreement, you are applying for access to the Credit Union's Internet Teller. With this service, you will be able to access your account balances, view transactions made to deposit accounts, make transfers, request withdrawals, and update your personal information.

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 seven-day history, and over the course of the next three months, the history will increase until a full month of transactions is available. The one month history will then be maintained daily.

You agree transaction requests made through the Internet Teller are not immediate and are subject to funds availability and approval by the Credit Union. The Credit Union will download transaction request, qualifying transactions, and upload the new balance information between 4:00 pm and 4:30 pm daily. The Internet Teller may not be accessible to members between the time transaction requests are downloaded and the time the update information is uploaded to the site. If you get a warning the Internet Teller is not available, wait a few minutes and try again. The Internet Teller 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 why the transaction was not posted. Please keep in mind that checks and debit transactions clearing your account are posted in the afternoon

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. Further, if a member is used to establish multiple forms of membership (for example, a member authorizes a joint owner for the share draft checking account but not the share savings account), we are authorized to send and provide information jointly to all parties, which may provide such information as to all accounts evidenced by or opened through the member.

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, acknowledgment, consent, terms, disclosures, or conditions, constitutes your signature, acceptance and agreement as if actually signed by you in 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 and e-mail or other electronic communication, and may respond to an e-mail at either the address provided with the communication or the e-mail address in your Membership Application and Signature Card 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 want you to be aware that we are not responsible for the privacy practices of any other website. We encourage you to read the privacy policies or any website you access, especially if individual identifying information is being collected. We are not affiliated with or an agent of any third party website that you link to via our website.

The Credit Union is assigning you a temporary password of your last 4 digits of your SS#. The first time you sign onto the Internet Teller, you will be prompted to choose a new password. If you feel someone may have gained access to your password or, should you forget your password, please contact the credit union immediately.

An Internet Teller System Quick Reference Guide will be provided. Please allow at least one business day for us to activate your on-line access to our Internet Teller.

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

Member's e-mail address

Member's Signature

Date