

## **New Castle Bellco Federal Credit Union Online Internet Banking Agreement and Disclosure**

**Eligibility** - In order to activate your Online Internet Banking, you must maintain an account with the Credit Union. To apply for our Online Internet Banking, you must complete an Application Form and return it to us.

**Hardware and Software Requirements** - To access Online Internet Banking, you will need a computer with a Internet access. You are responsible for the setup and maintenance of your computer hardware and software. We are not responsible for deficiencies in your line quality or any other damage or problems that result from the use of online Internet banking.

**Account Access** - The Internet website for online banking is [www.newcastlebellco.com](http://www.newcastlebellco.com). Click on the Online Internet Banking and E-Statements link.

Online Internet Banking is generally accessible 24 hours a day, 7 days a week, except for system maintenance or repair. We may modify, suspend or terminate access to online Internet banking at any time and for any reason. The Credit Union is not liable for interruptions that may be caused by third party service providers.

**Your User ID and Password** - You will need your credit union account number, password and pass code card. You may change your password at any time.

Because your account number, password and pass code card can be used to access funds in your accounts and information about your accounts, you should hold these items in strict confidence. You agree not to give this information to any other person. If you choose to give your account number, password and pass code card to someone else, you will be responsible for any and all transactions that may occur on your accounts through online Internet banking.

If your information has been lost or stolen, notify the credit union at once. Contacting the credit union by phone at 724-654-8485 is the best way to keep your possible losses down.

**Authorized Use** - Only you are authorized to transaction on your account through Online Internet Banking. In the event that your account(s) is held jointly with another person or persons, each joint holder of said account shall be able to exercise any and all rights and shall be jointly and severally liable for any obligations incurred under this agreement.

**Account Transactions** - You may use your Online Internet Banking to view account balances, review recent transactions, transfer funds between your accounts, make check withdrawals, make payments on your loan and communicate with us by e-mail.

Transactions performed after 11:30 a.m. will be posted to the account on the next Credit Union business day.

**Balance Inquires** - The balance shown may not be your available balance. It may include deposits still subject to verification by us. The balance shown may also differ from your records and the Credit Union records because it may include deposits in progress, outstanding checks, ATM transactions or items in process.

**Customer Service** - Credit Union customer assistance will be available Monday - Friday from 9:00a.m. to 4:30 p.m. (except for legal holidays). The credit union can also be e-mailed at [NCBFCU@VERIZON.NET](mailto:NCBFCU@VERIZON.NET).

**Termination of Service** - If you wish to terminate Online Internet Banking, you must notify the Credit Union in writing at 1011 Wilmington Avenue, New Castle, PA 16101 or contact us at 724-654-8485. Service will be terminated once the Credit Union has received notice and has a reasonable time to act upon your request. Your access will be terminated automatically if all your accounts are closed.

**Amendments** - This agreement may be amended by the Credit Union at any time. You will receive a notice of amendments as required by law with restatement of terms herein.

**Liability for Failure to Make Transactions.** If we do not complete a transfer or transaction to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your actual losses or damages, however, there are some exceptions. We will not be liable, for instance:

- a. If, through no fault of ours, you do not have enough collected funds in your account to complete the transaction.
- b. If the online Internet banking system was not working properly and you knew about the breakdown when you started the transaction.
- c. If circumstances beyond our control (such as fire or flood) prevent the transaction, despite reasonable precautions that we have taken.
- d. If your account has been closed.
- e. If the User ID and password being used has been reported lost or stolen.
- f. There may be other exceptions stated in our agreement with you.

**Account Information Disclosure.** We will disclose information to third parties about your account or transactions you make where it is necessary in order to obtain Online Internet Banking or for completing the transactions.

**In case of Errors Or Questions** about your Online Internet Banking transactions relating to your checking or savings accounts(s):

Telephone us at (724) 654-8485 or write:  
New Castle Bellco Federal Credit Union  
1011 Wilmington Avenue ~ New Castle, Pennsylvania 16101

We must hear from you no later than 60 days after we sent you the **FIRST** statement on which the problem or error appeared.

- a. Tell us your name and account number.
- b. Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information; and
- c. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your inquiry in writing within 10 business days.

We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we decide to do this, we will re-credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. We may take up to 45 days to investigate your inquiry. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not re-credit your account. If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

Online Internet Banking  
Application

Name \_\_\_\_\_ Account no. \_\_\_\_\_

Address \_\_\_\_\_ Home Phone \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Email Address \_\_\_\_\_ [ ] Check to receive E-statements

Link Joint Account no(s): \_\_\_\_\_

By signing this application, I am applying for Online Internet Banking access to my New Castle Bellco FCU account(s). I acknowledge that I have received an *Online Internet Banking Agreement and Disclosure* and agree to the terms and conditions.

\_\_\_\_\_  
Authorized Accountholder Signature

\_\_\_\_\_  
Date

Return completed application to:

New Castle Bellco FCU  
1011 Wilmington Avenue  
New Castle, PA 16101  
Ph. (724) 654-8485  
Fax (724) 654-3837

For Credit Union Use

Authorized by: \_\_\_\_\_

Date: \_\_\_\_\_