



Electronic Services provided by Community CU including Home Banking, e-Statements, Bill Payer, and Mobile Banking enable you to do your banking from the comfort of your home, office or while traveling.

Home Banking is a service that lets you use your computer or mobile device (not all functionality is available with a mobile device) to perform many functions including:

- View current account balances
- View account histories
- Make transfers between accounts and pay loans
- Request a check
- Get check copies
- Download transaction history into personal financial software (Intuit Quicken, Microsoft Money or CSV Files)
- Obtain tax information
- Obtain direct deposit information
- Communicate with your credit union via secure e-mail
- Access your statements faster
- Review your previous statements, up to 12 months
- Be assured that your statement is a secured document requiring a user code/password login authentication to access it.
- Pay monthly bills on demand
- Schedule monthly bill payments on a reoccurring basis
- Deposit checks (mobile access only)

Enrollment. To enroll for any of these services go to www.communitycreditunion.com and click the Home Banking Register hyperlink.

Hardware and Software Requirements. The following hardware and software minimum requirements are required for access to all of the electronic services mentioned above.

For PC and Macintosh

- Pentium II processor (PC) or PowerPC G3 processor (Mac)
- 64 MB of RAM
- 800 x 600 screen display setting
- Standard keyboard and mouse
- Internet connection
- Microsoft Internet Explorer® 9.0 or Firefox® 11.0
- Adobe Acrobat Reader® 6.0.1 or higher

For Mobile Banking

- Compatible Android, iOS or Blackberry devices
- Internet access on the phone
- Web browser must support cookies

If the hardware or software requirements needed to access the electronic services change, the Credit Union will provide you with a statement of the revised hardware and software requirements. In the event of such change, you will have the right to withdraw consent to use the electronic services without the imposition of any fees for the withdrawal of consent and without the imposition of any other conditions or consequences.

Home Banking Agreement & Disclosures

This Agreement governs the Home Banking service provided by Community Credit Union. Please read it carefully. In this Agreement, the words “you,” “your” and “yours” refers to the member- owner(s) of a savings account who has requested Home Banking in connection with that account or any sub-account. The words “we,” “us,” “our” and “Credit Union” mean Community Credit Union. The words “the service” refers to the Home Banking service as defined below. You agree to the rules and regulations affecting the use of the personal identification number and the Home Banking service provided by us for your convenience. To contact Community Credit Union at any time in reference to these disclosures, you may call us at 207.783.2096 or write to us at Community Credit Union, 144 Pine Street, Lewiston, ME 04240.

Password – Your password will be your “remote banking signature,” and you are responsible for maintaining its confidentiality. Your password should be memorized and not written, in order to prevent unauthorized use and so you may report its loss or theft accurately.

Authorized Use – You are authorized to withdraw funds from your account(s) with the use of your personal identification number.

Joint Accounts – Home Banking login information is issued only to the primary member named on a savings account and offers access to other accounts individually and jointly owned by that member. You should not disclose your login information to anyone. If you do, the individual will have access to all accounts at the Credit Union owned by you, either individually or jointly. You may transfer funds to the account(s) of another Community Credit Union member; however, if you do so, you agree to provide a copy of this Agreement to each owner of the account(s).

Consumer Liability For Unauthorized Home Banking Transactions – Tell us at ONCE if you believe your LOGIN INFORMATION has been LOST or STOLEN. To notify us, you can call us at the number shown at the beginning of this Agreement or write us at the address given at the beginning of this Agreement. You could lose all the money in your account plus your maximum overdraft line of credit, if applicable. If you tell us within two (2) business days, you can lose no more than FIFTY DOLLARS (\$50.00) if someone used your login information without permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your login information and we can prove that we could have stopped someone from using your login information without your permission if you had told us, you could lose as much as FIVE HUNDRED DOLLARS (\$500.00). Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as long trip or hospital stay) kept you from telling us, we will extend the time periods. We are liable only for losses in excess of the limits stated.

Notification Procedure – If you believe that your login information has been LOST or STOLEN, or that someone has transferred or may transfer money from your account without your permission, call us at the number shown at the beginning of this Agreement, or write us at the address given at the beginning of this Agreement.

Business Hours – Our business hours for the lobby are; Monday through Friday 9:00 am to 5:00 pm (Auburn location is open until 6:00 pm on Fridays).

Types of Transactions Available – You may use your login information with the Home Banking service to obtain account information related to any of your savings and loan accounts regarding current balances and account history; savings dividend rates; YTD and prior year dividends earned and interest paid on each account, and Certificate Maturity date(s). You may also make transfers to other savings or checking accounts of yours or other accounts if you have the required information, withdraw funds from savings and checking by check made payable to you and mailed to you at your mailing address, make loan payments from any savings or checking account to any loan account, apply for a loan or line of credit, order checks, get check copies and request stop payments on checks drawn on your account(s). Check orders and stop payment requests can only be honored during our business hours listed in “Business Hours” paragraph above.

Transfers – You may make transfers to your accounts or other accounts you authorize as often as you like except for those accounts with transfer limitations as disclosed on the rate and fee schedule you received when you opened the account and any amendments to that schedule. You may transfer up to the balance in your account at the time of the transfer, except as limited under other agreements. We reserve the right to refuse any transaction that would draw upon insufficient funds or lower an account below a required balance.

Home Banking transactions may be made at any time, seven (7) days a week, unless the service is unavailable due to computer back-up procedures or maintenance.

IMPORTANT NOTE: Recurring transfers where the date scheduled falls on a Sunday or a holiday will occur the next business day.

Fees and Charges – There are no additional charges for this service. Electronic Bill Payer, which is an optional service through Home Banking, has no fee unless it's not used for more than 60 days, then there's a \$4.95 monthly fee. This service, however, may be cancelled at any time.

Conditions Under Which We Will Disclose Information To A Third Party – You agree that we may, and you hereby authorize us to, disclose information to third parties about your account(s) or the transfers you make (1) where it is necessary for completing transfers; (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; (3) in order to comply with government agency or court orders as permitted by law; or (4) if you give us your written permission.

Documentation and Verification of Transfer – You will receive a monthly statement of your account activity unless no electronic transfers were made to or from your account(s) during the month, in which case you will receive a statement at least quarterly.

Upon completion of a check order or stop payment request, you will receive a confirmation number. You should record this number with your request. You will not receive any other receipt or confirmation of a transaction.

Error Resolution – Telephone or write us at the number and address shown at the beginning of this Agreement, as soon as you can, if you think your statement is wrong, or if you need more information about a transfer listed on the statement. We must hear from you no later than sixty (60) days after we send you the first statement on which the problem or error appeared. Provide the following information:

1. Your name and account number.
2. Describe the error or the transfer you are unsure about, and a clear explanation of why you believe it is an error, or why you need more information.
3. The dollar amount of the suspected error.

If you tell us orally, we may require that you send your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. For international transactions, we may take up to ninety (90) days to investigate your complaint or question. If deemed appropriate, we will recredit your account within ten (10) business days (five (5) business days for Visa Check Card) for the amount you think is in error, so you will have the use of the money during the time it takes to complete our investigation. If we ask you to put your complaint or question in writing and do not receive it within ten (10) business days, we may not recredit your account. If we determine that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

Cancellation – We may cancel your Home Banking privileges at any time without notice or cause. If we cancel Home Banking, you will also no longer have access to e-Statements, Bill Payer or Mobile Banking. You may cancel this Agreement at any time by providing us with written notice that you wish to cancel. Cancellation will be effective as of the date we receive the notice. Any cancellation or termination will not affect any of your existing liability to us.

Liability – If we do not complete a transfer to or from your account on time or in the correct amount according to our Agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If the CCU’s Home Branch system was not working properly and you knew it was not working properly when you started the transfer.
- If circumstances beyond our control, (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.

Modification – This Agreement may be amended by us without prior notice to you when such an amendment is immediately necessary to maintain or restore the security of the system or a member’s account(s). We will notify you in writing thirty (30) days or as otherwise required by law prior to the effective date of any other change in any term or condition of this Agreement.

1. **Home Banking Directions For First Time:** Verify that your system meets the minimum requirements as previously outlined under the Electronic Services section of this disclosure.
2. Access the Home Banking service through our home page at www.communitycreditunion.com by clicking on Home Banking Register hyperlink.
3. Enter your savings account number; please do not use dashes or account trailers. Enter the last 4 digits of your social security number. Enter your Date of Birth. Click the hyperlink to read the Online Banking Disclosure. Type in YES to accept the agreement. Click the Start button.
4. Set up your username and password, confirm the password, enter and confirm your email, click Next
5. Use the dropdown to send passcode to one of the available options. Click Send Passcode.
6. Enter the passcode received from the method previously selected. Click Confirm Passcode.
7. Set up your username and password, confirm your password, enter and confirm your email address. Click Next.
8. Setup your True Factor Authentication which provides enhanced security for your account. Click Next.
9. Enter a Security Phrase and browse through the images provided and select one by clicking on it. Click Next.
10. The system will verify all of the settings previously set and establish your access.
11. Every time you log into Home Banking, after entering your user name and access code, your image and phrase should appear. Following that, you will be required to answer one of your security questions. IF YOUR IMAGE OR PHRASE ARE INCORRECT OR YOU ARE NOT ASKED TO ANSWER A SECURITY QUESTION, PLEASE DISCONTINUE YOUR TRANSACTION AND CONTACT THE CREDIT UNION IMMEDIATELY BY CALLING THE PHONE NUMBER PROVIDED AT THE BEGINNING OF THIS AGREEMENT.

e-Statement Agreement & Disclosures

1. Electronic Statement. This Agreement governs the e-Statement service included in Home Banking by Community Credit Union. Please read it carefully. In this Agreement, the words “you,” “your” and “yours” mean each and every person who utilizes the e-Statement service. The words “we,” “us,” “our” and “Credit Union” mean Community Credit Union. The words “the service” refer to the e-Statement service as defined below.

The Credit Union provides you with monthly and/or quarterly statements of your account(s) at the Credit Union. These statements include certain disclosures required by Federal and State regulators. The Credit Union will provide you with your statements, with applicable disclosures, electronically in accordance with the provisions of this Agreement. The statements and disclosures provided to you electronically are called the “e-Statement.” The “e-Statement service” means the services the Credit Union provides to you under this Agreement.

You acknowledge receipt of this Agreement and agree to be bound by all the terms and conditions contained herein. You further agree to follow all instructions provided to you in connection with the service. The terms and conditions included in this Agreement are in addition to the terms and conditions of any and all other account or loan agreements you may have with the Credit Union, including all disclosures made pursuant to such agreements. You agree to abide by any terms and conditions which may be added to this Agreement because of future enhancements to the service.

2. The Service. You can access your statement 24 hours a day, 7 days a week through the Home Banking service. When you receive your statement, you should review it carefully and either print or save the file for your records.

3. Your Rights Under the Law

- a. **Non-electronic Statement.** You have the right to have your statement provided or made available to you in paper or non-electronic form; you may incur a fee if you do so. In order to obtain a paper copy of your electronic statement, you must email your request or contact a Financial Service Representative at (207) 783-2096. You may incur a fee for each such copy. See our Rate and Fee Schedule for details.
- b. **Withdrawal of Consent.** You have the right to withdraw your consent to have your statements provided in electronic form. There are no conditions or consequences in the event you withdraw your consent. To withdraw consent you must provide the credit union written notification of your withdrawal consent and the date you wish it effective.
- c. **Duration of Consent.** Your consent to have your statements provided electronically applies for each statement provided after we have received your consent and will continue until you withdraw your consent in accordance with paragraph 3(b) of this Agreement.
- d. **Accurate and Updated Information.** In order to obtain your statements electronically, you must log into Home Banking and have an accurate email address. If the email address you provide is not accurate, the Credit Union assumes no liability for sending the statement

notification to such address. If the email address you provide is not deliverable, the Credit Union will provide your statements via U.S. mail to your address according to the Credit Union's records.

If you change your email address, you must provide us with your new address. You must also provide us with updated information any time that information is needed to provide your statements electronically. To provide an updated email address or other information, you must email your request or contact a Financial Service Representative at (207) 783-2096.

4. Consent. In order to obtain your statements electronically, you must signify your consent in a manner that reasonably demonstrates that you can access the statements electronically. The Credit Union will provide you with instructions as to the procedure for such consent.

5. Termination of Agreement and Service. You may cancel this Agreement and terminate the service at any time by withdrawing your consent under paragraph 3(b) of this Agreement. The Credit Union may terminate this Agreement or the Service at any time by giving you 30 days' notice in writing or electronically. Termination of this Agreement and/or the services will not affect obligations to the Credit Union that are outstanding as of the date of termination.

6. Amendments. The Credit Union may amend this Agreement at any time. You will receive notice of any such amendments in accordance with applicable law.

Bill Payer Agreement & Disclosure

All disclosures for Bill Payer will be provided to you electronically when you enroll in the service.

Mobile Banking Agreement & Disclosure

By using Mobile Banking you agree to all the terms contained in the eServices Agreement. Check(s) deposited via Mobile Deposit are live check deposits, however, may be subject to a hold based on our funds availability policy. All terms and conditions applicable to Home Banking also apply to Mobile Banking. Depending on your wireless plan, you may be charged an access fee. Please check with your service provider for details on specific fees and charges.

All terms of your Membership Agreement apply to this agreement and are incorporated herein.

*If signing up for Home Banking I accept and agree to abide by the terms and conditions of the Home Banking Agreement and Disclosures as modified from time to time by the Credit Union.

**If signing up for e-Statement I authorize Community Credit Union to discontinue sending me statements via postal mail service. I understand that my electronic statement information will be made available to me via the Internet through Home Banking. I accept and agree to abide by the terms of the e-Statement Agreement and Disclosures as modified from time to time by the Credit Union.

***If signing up for Electronic Bill Payer I authorize Community Credit Union to post EBP transactions to the account indicated on this enrollment form. If, at any time, I decide to discontinue the service, I will provide written notification to Community Credit Union. My use of EBP signifies that I have read and accepted all of the terms and conditions of EBP service. I understand that payments take an average of 6 business days to reach the payee, and that payments may be made electronically or by mail. Community Credit Union is not liable for any service fees or late charges levied against me. I also understand that I am responsible for any loss or penalty that I may incur due to a lack of sufficient funds, Stop Payment fee, or other conditions that may prevent the withdrawal of the funds from my account. I agree that if the service is not used for 60 days or more, the Credit Union may charge me a monthly fee of \$4.95.

****By using Mobile Banking you agree to all the terms contained in the eServices Agreement. All terms and conditions applicable to Home Banking also apply to Mobile Banking. Depending on your wireless plan, you may be charged an access fee. Please check with your service provider for details on specific fees and charges.