



# EGLIN FEDERAL CREDIT UNION

838 Eglin Parkway NE, Fort Walton Beach, FL 32547-2781

850.862.0111 • 800.367.6159 • [eglinfcu.org](http://eglinfcu.org)

## ELECTRONIC FUND TRANSFER DISCLOSURE FOR *HOME BRANCH* & MOBILE APP

### Online Account Access

Your Username and Password are required to access to your account. The first time you login to *Home Branch* or the Mobile App, you will be prompted to change your temporary password. Once updated in either platform, the password you have chosen will give you access to both *Home Branch* and the Mobile App.

Online access will be conditioned on entering a valid and current email. You agree to notify us immediately of any address or email changes. In certain circumstances, we may request your changes in writing. All notices sent to your most recent address or email will be considered received.

### YOUR RESPONSIBILITY AND LIABILITY

You promise to take all reasonable precautions to make sure no one else learns your password or uses it. If you believe your password has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, we suggest you change your password immediately. Tell us AT ONCE if you believe your password has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission. Telephoning is the best way of keeping your possible losses down. If you tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your password without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your password and we can prove we could have stopped someone from accessing your account without your permission if you had told us, you could lose as much as \$500. In addition, if your statement shows transfers you did not make, including those made by card, password or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after 60 days 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 a long trip or a hospital stay, kept you from telling us we may extend the time periods.

### HOW TO CONTACT US

CALL 850.862.0111 x1402 Monday through Friday, 9am to 5pm Central Time

WRITE Eglin Federal CU, Member Services Department, 838 Eglin Parkway NE, Fort Walton Beach, FL 32547

WEB SECURE EMAIL at [www.eglinfcu.org/contact/](http://www.eglinfcu.org/contact/)

NON-SECURE EMAIL to [memberservices@eglinfcu.org](mailto:memberservices@eglinfcu.org)

### BUSINESS DAYS

Our business days are Monday through Friday, 9:00 A.M. to 5:00 P.M. CST. At the close of business each night, after all daily processing is complete, our computer system's data is advanced to the next business day. Saturdays, Sundays, and federal holidays are not business days.

### TRANSACTIONS YOU CAN MAKE

1. Transfer funds between your share accounts.
2. Transfer funds from your share accounts to loan accounts.
3. Transfer funds from a Mastercard or Line-of-Credit Loan to checking account.
4. Transfer funds between different EFCU accounts. Additional authorization required.
5. Transfer funds to other EFCU member accounts.
6. External account transfers to your EFCU loans.
7. Request a check withdrawal from your shares or Line-of-Credit Loan account, not to exceed available limits. Checks will be made payable to you and mailed to your address on file.
8. If you subscribe to Bill Payer Service under *Home Branch*, you may request withdrawals from your checking account to pay designated payees.
9. Schedule and review Mastercard® payments.
10. Schedule and review Mortgage payments.
11. Schedule payments to other accounts.
12. Deposit checks remotely with Remote Deposit Capture (Mobile App only)

(You may not perform transactions on Share Certificates or IRAs.)

### FEDERAL REGULATION D

LIMITS THE NUMBER OF ELECTRONIC TRANSFER REQUESTS THAT CAN BE MADE FROM THE REGULAR SHARE SAVINGS ACCOUNTS OR MONEY MARKET ACCOUNT TO 6 PER MONTH. THIS LIMIT INCLUDES: ALL TELEPHONE REQUESTS FOR WITHDRAWAL OR TRANSFERS, PRE AUTHORIZED DRAFTS, OVERDRAFT PROTECTION TRANSFERS, FAX REQUESTS FOR WITHDRAWALS OR TRANSACTIONS, STAR TELLER DIRECT LINE, *HOME BRANCH* AND MOBILE APP TRANSFERS. *REGULATION D RESTRICTIONS DO NOT APPLY TO CHECKING ACCOUNTS.*

### FEES AND CHARGES

There are no charges for use of our *Home Branch* or Mobile App at this time. If you sign up for the optional Bill Payer Service and you complete a minimum of 3 transactions each calendar month, this service is free. There is a \$5.00 monthly fee if less than 3 transactions are completed per month.

## PERIODIC STATEMENTS

You will receive a statement each month covering each account that was accessed on our *Home Branch* or Mobile App, or at least quarterly if no transactions have occurred.

## OUR LIABILITY FOR FAILURE TO MAKE TRANSFERS

If we do not properly complete a transaction on time, or in the correct amount according to this agreement, we may be liable for your losses or damages. However, there are some exceptions.

We will not be liable if:

1. Through no fault of ours, your account does not contain enough money (or available funds) to complete the transaction.
2. We are legally restricted from transferring funds in your account.
3. The transfer would exceed your established Line-of-Credit or Mastercard limit.
4. The computer system was not working properly and you knew about the breakdown when you started the transfer.
5. Circumstances beyond our control such as fire, flood, software malfunction, mechanical or electrical malfunctions, power failure, or changes in our operation that are required by law, prevent the transfer despite reasonable precautions that we have taken.
6. You are in default under this or any other agreement with us.
7. *Home Branch* or Mobile Application ceases to operate during the transaction.
8. If after you reported a lost or stolen password or unauthorized transaction on the account, you try to make transfers using a password which is not authorized for use.

## DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES

Review EFCU's privacy policy for complete details. In order to protect your privacy, we will not disclose any information about you or your account to any person, organization, or agency except:

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 report or merchant.
3. In order to comply with government agency or court orders.
4. To companies that assist us in providing services to you and who have contractually agreed to protect the confidentiality of our member's information.
5. If you give us written permission.

## PRE-AUTHORIZED PAYMENTS

If you have told us in advance to make regular payments out of your account, you can stop any of these payments. See "HOW TO CONTACT US" above. Call or write in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we will require you to put your request in writing and get it to us within 14 days after you call. We will charge you for each stop-payment order you give. If these regular payments may vary in amount, the person you are going to pay will tell you 10 days before each payment, when it will be made and how much it will be. If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

## IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT OF OPEN-END LOAN ACCOUNT

The Federal Truth in Lending Act requires prompt correction of mistakes on your statement of account. An Error Resolution Notice is printed on the reverse side of each periodic statement received on your account and on your Loan Agreement.

## IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC STATEMENT

Telephone, write, or email us at the address listed under "HOW TO CONTACT US" as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement of receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we will require that you send us your complaint or question in writing within 10 business days. We will tell you the results of our investigation within 10 business days (20 business days if the transfer involved a new account) after we hear from you, and we will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a foreign initiated transfer or point of sale transaction) to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we do not receive your complaint or question in writing within 10 business days, we may remove the provisional credit from your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened. We will tell you the results within 3 business days after completing our investigation. If we decide there was no error, we will send you a written explanation and will remove the provisional credit 5 business days after notice is given. You may ask for copies of documents that we used in our investigation.

## CHANGE IN TERMS.

This agreement is subject to the terms and conditions of the primary share agreements governing your accounts with us. If you have signed other agreements with us, your agreements are still binding where not in conflict with this agreement. All transactions involving loan payments are subject to the provisions of your separate loan agreement(s) with us. We have the right to change the terms of this agreement. We will notify you of any changes.

06/01/2018