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ONLINE BANKING ENROLLMENT & AUTHORIZATION FORM

Effective Date: _____

1. MEMBER INFORMATION
Member Name: _____
Account Number(s): _____
Mailing Address: _____
Email Address: _____
Phone Number: _____

2. ONLINE BANKING SERVICES REQUESTED
Please select the services you wish to activate:
☐ Online Banking Access
☐ Mobile Banking Access
☐ Online Bill Payment
☐ Mobile Check Deposit

3. ONLINE BANKING TERMS AND CONDITIONS
By enrolling in online banking, I acknowledge and agree to the following:
I authorize the Credit Union to provide me with access to my eligible accounts through its online and mobile banking services.
I understand that online banking access is subject to the Credit Union's account agreements, applicable disclosures, service terms, and security procedures.

1. I am responsible for maintaining the confidentiality of my username, password, authentication credentials, and security devices.
2. I agree not to share my online banking credentials with unauthorized individuals.
3. I will promptly notify the Credit Union if I suspect unauthorized access, loss of credentials, or fraudulent activity.
4. I understand that transactions may be subject to daily limits, processing deadlines, fees, and funds-availability restrictions.

I understand that scheduled transactions may be delayed due to weekends, holidays, system maintenance, or circumstances beyond the Credit Union's control.
I understand that the Credit Union may suspend or restrict online banking access when necessary to protect my account or comply with applicable law.
I agree to notify the Credit Union of changes to my email address, telephone number, or other contact information.
I understand that the Credit Union will never require me to disclose my password or one-time authentication code through an unsolicited telephone call, email, or text message.

4. ELECTRONIC FUND TRANSFER DISCLOSURE ACKNOWLEDGMENT
I acknowledge that I have received or been provided access to the Credit Union's Electronic Fund Transfer (EFT) Disclosure, including applicable information concerning:
Unauthorized electronic transfers and consumer liability.
Procedures for reporting lost or stolen access devices. Error reporting and investigation procedures.
Applicable transaction limitations and fees. Electronic transfer processing and timing.
I understand that my rights under applicable federal law, including Regulation E, are not waived by this enrollment agreement.

Online banking authorization form (continued)

5. E-SIGN ELECTRONIC DELIVERY CONSENT

I voluntarily consent to receive eligible account disclosures, notices, agreements, statements, and other communications electronically, subject to the Credit Union's separate E-SIGN Consent and Disclosure.

I acknowledge that:

I have been informed of my right to receive paper copies.

I understand how to withdraw my electronic consent.

I have been informed of any applicable fees for paper copies or withdrawal of consent.

I understand how to update my contact information.

I have been informed of the hardware and software requirements for accessing and retaining electronic records.

I have demonstrated that I can access the electronic format in which the records will be provided.

Email Address for Electronic Communications:

☐ I CONSENT to electronic delivery under the separate E-SIGN Consent and Disclosure.

6. SECURITY AND MEMBER RESPONSIBILITIES

I agree to use only my assigned online banking credentials.

Protect my account information and authentication methods.

Avoid accessing online banking through unsecured or public devices when possible.

Log out after completing online banking transactions.

Review account activity regularly.

Report suspicious transactions or unauthorized access immediately.

7. MEMBER AUTHORIZATION

I certify that the information provided is accurate and that I am authorized to request online banking services for the accounts identified above.

I acknowledge that I have had the opportunity to review the applicable online banking agreements and disclosures.

Member Signature: _____Date: _____

Joint Owner Signature (if applicable): _____Date: _____

CREDIT UNION USE ONLY

Enrollment Received By: _____ Date Received: _____ services activated _____

Member Identity Verified: ☐ Yes ☐ No

Account Eligibility Verified: ☐ Yes ☐ No

EFT Disclosure Provided: ☐ Yes ☐ No

E-SIGN Consent Recorded: ☐ Yes ☐ No ☐ Not Applicable

Online Banking Activated: ☐ Yes ☐ No

Processed By: _____

Supervisor Approval (if required): _____Date Completed: _____

IMPORTANT NOTICE

This enrollment form does not replace the Credit Union's separate Electronic Fund Transfer Disclosure, E-SIGN Consent and Disclosure, Privacy Notice, Online Banking Terms and Conditions, or applicable service-specific agreements.

All services are subject to applicable federal and state laws and the Credit Union's approved account agreements and policies.