KO'OLAU FEDERAL CREDIT UNION
ON-LINE BANKING TERMS AND CONDITIONS

This is your contract. Please read it and keep it for your records. By signing below you've agreed to these terms and we agree to follow them, too.

The terms of this agreement are in addition to the terms of any deposit account agreements you have with us, including the Account Signature Card, Electronic Funds Transfer Disclosure, Rate and Fee Schedule, Funds Availability Disclosure, and any other change of terms notice.

Equipment Requirements: You will need a computer, Internet connection, and a web browser to access the Internet (World Wide Web). You are responsible for the installation, maintenance, and operation of your computer, Internet Connection, and software. We will not be responsible for any errors or failures involving any telephone service, Internet service, software installations, or malfunctions of your computer and related equipment.

Account Access: Upon your acceptance of this agreement, you may use your personal computer to access your accounts. There is no limit to the number of accounts you will be able to access using the Online Banking service as long as you are the primary owner, joint owner, or agent of each account. You should keep your User ID and Security Code in a secure location. Any person having access to your Online Banking service, User ID and Security Code will be able to access your accounts, including reviewing account information and making transfers.

Online Banking may be inaccessible for a reasonable period on a daily basis for system maintenance. We may modify, suspend or terminate access to your Online Banking service at any time and for any reason without notice.

Transactions involving your deposit accounts, including sharedraft accounts, will be subject to the terms of your account agreement and disclosure and transactions involving a line of credit account will be subject to your loan agreement and disclosures, as applicable.

We reserve the right to refuse any transactions that would draw upon insufficient funds or unavailable funds, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. The availability of funds for transfer may be limited due to the processing time and our Funds Availability Policy.

E-Mail: We may not immediately receive E-mail communications that you send and will not take action based on E-mail requests until we actually receive your message and have taken a reasonable opportunity to act. If you need to contact us immediately, please call us at (808) 254-3566 or (800) 974-9328.

Security of Access Code: The Security Code is issued to you for security purposes and will allow you to access the system initially. On your first visit to Online Banking, you will be required to change your Security Code. Keep your Security Code confidential. If you believe that someone has used your Security Code or has transferred or may transfer money from your account without your permission, call us at (808) 254-3566 or (800) 974-9328 or write us at Ko'olau Federal Credit Union, 6699 Mokapu Road, Kailua, Hawaii 96734

Member Signature	Print Member Name	Date
Agent Signature	Print Agent Name	Date

User ID Account # E-mail Address

Length: 8-19 characters (alphanumeric only)
Cannot equal account number

Teller Stamp_____