



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

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.

Account Access: Only primary members 18 years and older will be allowed to **self-enroll** in On-line banking. All other owners will need to complete, sign and return the On-Line Banking Terms and Conditions form before access is granted. All business, trust, and club accounts will need to complete, sign and return the On-Line Banking Terms and Conditions form before access is granted. 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 Password in a secure location. The User ID must be 8 – 19 characters (alphanumeric) and cannot be your account number. Any person having access to your Online Banking service, User ID and Password will be able to access your accounts, including reviewing account information and making transfers. On your first visit to Online Banking, you will be required to change your Password. Keep your Password confidential. If you believe that someone has used your Password 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

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.

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. You are allowed only six (6) transfers by automatic overdraft, telephone transfers, personal computer transfers or preauthorized debits per month from any share account. You may transfer any available balance, unless limited under another agreement.

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.

Member Signature _____ Print Member Name _____ Date _____

User ID _____ Account # _____ E-mail Address _____
8-19 characters (alpha numeric only)