

## HRCU Online Account Access Agreement

This Agreement covers Online Account Access Services offered by Holy Redeemer Credit Union. Before you use any of these services, you should review the applicable agreements and disclosures.

The HRCU Online Account Access Service allows you to use a personal computer or device connected to the Internet to perform the following:

1. View account balance information.
2. View account statements and transactions.
3. Update contact information.
4. Download account statements and transactions

## Authentication Information

Before you can use the Online Account Access Service, you must enter the proper login information (i.e. User ID, Password, and Security code). Our online enrollment form permits you to select a User ID of your choice. Each User ID must be unique for security purposes, and the login must meet the necessary length and character requirements. Once you are logged in, you must answer personal security questions. Your login information enables you to identify and authenticate your use of the Online Account Access Service. Because this information will permit access to your account information, you must agree to keep your login information confidential. You should either memorize your login information or keep it in a secure location. Providing your login information to another person means that you have legally granted authority to that person to access your account.

You further agree that we can act on directions and orders we receive from you or any other person who uses your login information. We have the right to require you to change your login information at any time.

## Security

We will take all commercially reasonable precautions to administer the Online Account Access Service in such a way as to safeguard the privacy of your personal information. It is also necessary, of course, for you to take appropriate precautions to ensure the safety, security and integrity of your accounts and transactions. Your login information is the control for accessing your accounts and obtaining services under the program. You agree to notify us immediately of any unauthorized use of your login information. In recognition of your obligation to assist in safeguarding your accounts and protecting against unauthorized access to the Online Account Access Service, you agree to the following rules of conduct:

1. Do not give or disclose any part of your User ID and Password to anyone. HRCU employees will request your User ID when accessing your account profile, but should never ask for any other part of your login information (i.e. Password or Security Questions).
2. Do not leave your account information, including your computer screen, out in the open area accessible by others.
3. Do not send your secure login information over any public or general email system.
4. Do not leave your computer unattended while you are connected to the Online Account Access Service.

## **Equipment and Software Requirements**

In order to use the Online Account Access Service, you will need a computer or device with access to the internet and a web browser. You are responsible for the setup and maintenance of your equipment. We can offer no assurance that your internet service provider, your software, or any equipment you may use will be compatible with the Online Account Access Service. You agree that we are not responsible for any errors or failures from any malfunction of your equipment or browser which is caused by a virus or any other problems.

## **Account Balances**

The Balance information and transaction activity on all eligible accounts will reflect the balance which is available as of the previous business day. Your actual available balance may be higher or lower due to transactions posted since the close of the previous business day, and may not be equivalent at all times to the information on our records.

## **Email**

While you can use email to contact us about routine maintenance problems or other inquiries, email may not be a secure method of communication. We recommend that you do not send confidential information by email. If you need to send us confidential information regarding your account, we recommend that you use the mail function within the Online Account Access Service. Moreover, we do not immediately process email and Online Account Access mail messages. There may be times that you need to speak to someone immediately (especially to report a lost, stolen, or otherwise compromised User ID and Password. In these cases, call us at 501-224-4320 or 501-224-5644. The Online Account Access requires that you have an email address. It is your responsibility to make sure your email address on file for the Online Account Access is correct. You can view and change the email address we have on file for you. If you do not provide a valid email address, we may cancel your Online Account Access Service.

## **Inactivity and Cancellation**

We can terminate your Online Account Access Service under this Agreement for the following reasons, including but not limited to, we believe your User ID and Password is being used by unauthorized persons, you do not comply with this Agreement, or your account is not maintained in good standing. If the Online Account Access Service has been cancelled, you will need to re-enroll and select a new User ID and Password.