



TERMS, CONDITIONS AND DISCLOSURES FOR
PremierOnline INTERNET ACCOUNT ACCESS
(BILL PAY SERVICE DISCLOSURES ARE CONTAINED IN A SEPARATE DISCLOSURE)



The following terms and conditions govern the manner in which Premier Federal Credit Union (Us, We, Our) will provide PremierOnline Internet Account Access Services (Services) to you.

Our Member Service Information

Our Financial Services Specialists are available during the hours of 9:00 a.m. to 5:00 p.m. weekdays, by calling toll-free 1.800.873.2929.

Mail may be addressed to: Premier Federal Credit Union, PO Box 26590, Greensboro, NC 27405

Branch Offices

Table with 4 columns: Branch Name, Phone Number, Branch Name, Phone Number. Rows include Greensboro Main Office, Asheville Branch, Kings Mountain Branch, and Forest City Branch.

Computer Equipment and Software

You will need computer hardware and software sufficient to enable you to access the Internet. Your internet browser must be SSL (Secure Socket Layer) compliant which includes Microsoft Internet Explorer 3.X or greater or Netscape Navigator 3.X or greater.

New Services

We may, from time to time, introduce new Services or enhance the existing Services. We will notify you when these new or enhanced Services are available.

Charges/Inactivity

You will not be charged a monthly fee for utilizing the PremierOnline Internet Account Access as it is now offered. After 3 months of inactivity, your home banking access will be removed.

Statements

All transactions made via the Services will be listed on your monthly account statement (the "Statement") you receive from us. If your Statement shows unauthorized transfers tell us at once.

Confidentiality

We will disclose information to third parties about your account or the transfers you make; where it is necessary for completing transfers, or in order to verify the existence and condition of your account for a third party.

Our Liability

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. Under no circumstances will we be liable if we are unable to complete any payments and/or transfers initiated in a timely manner via the Services because of the existence of any one or more of the following circumstances:

- 1. You do not obtain Confirmation at the time you initiate a payment and/or transfer.
2. The designated Account does not contain sufficient funds to complete the payment and/or transfer.
3. You have closed the designated Account.

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4. The Services, Your equipment, the software, or any communications link is not working properly and you know or have been advised by us about the malfunction before you execute the transaction.
5. Circumstances beyond our control (such as, but not limited to, fire, flood, or interference from an outside source) prevent the proper execution of the transaction and we have taken reasonable precautions to avoid these circumstances.

#### **Care of Your Security Code and Security**

You agree that you will not give your Services security code (Security Code) or make it available to any other person. If you believe that your Security Code has been lost or stolen or that someone has made payments and/or transfers using Your Security Code without Your permission, notify us **IMMEDIATELY** by phone any time during Customer Service hours or send an electronic message through the Service.

#### **Your Liability for Unauthorized Payments**

If you believe that your PIN or Security Code has been lost or stolen, notify Us **IMMEDIATELY** as provided above in order to keep your possible losses down. If you notify us within two (2) Business Days after you learn of the loss or theft, your maximum liability is \$50.00. If you do NOT notify Us within two (2) Business Days after You learn of the loss or theft of your PIN or Security Code, and We can prove that We could have prevented someone from using Your PIN or Security Code if You had told Us in time, Your maximum liability is \$ 500.00.

#### **In Case of Errors or Questions about Your Electronic Transfers**

If your designated Account Statement contains payments and/or transfers that you did not make, notify Us **IMMEDIATELY**. If you do not notify us within sixty (60) days after the Statement was mailed to You, You may not get back any of the money you lost if we can prove that your loss could have been prevented had you told us in time. Contact us as soon as possible at either the address or telephone number described above if you think that a payment and/or transfer listed on your designated Account Statement is in error or if you need more information about a payment and/or transfer listed on the Statement. We must hear from you no later than sixty (60) days after you received the first Statement on which the problem or error occurred.

When you call or write us, you must:

1. Tell us your name and User ID.
2. Describe the payment and/or transfer you are unsure about (Account information, Transaction Date, Transaction Amount) and explain as clearly as you can why you believe it is an error or need more information. Please provide us with the Confirmation Number for these transactions.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, or by using the Services' electronic mail, we may require that you send your complaint in writing within ten (10) Business Days. We will tell you the result of our investigation within ten (10) Business Days after we receive your complaint and will correct any Services error promptly. If we need more time, we may take up to forty-five (45) days to investigate the complaint or question. If we decide to do this, we will credit Your Account within ten (10) Business Days after we hear from you, for the amount you think is in error so that you may have the use of the money during the time it takes to complete our investigation. If we ask you to put your question or complaint in writing and we do not receive it within ten (10) Business Days, we may not credit Your Account.

If we decide that there was no error, We will mail or transmit to You a written explanation within three (3) Business Days after We have completed the investigation, and within ten (10) Business days of the date of such explanation, We will debit from Your account of the amount previously credited to You for use during the time We took to complete Our investigation. You may ask for copies of documents used during our investigation.

#### **Additional Terms and Conditions**

In addition to the foregoing, you agree to be bound by and comply with any applicable state and federal laws and regulations. We agree to be bound by them too.

1. We reserve the right to terminate your use of the Services, in whole or in part, at any time without prior notice.
2. You may cancel your subscription to the Services, upon thirty (30) days prior notice to Customer Service. You will be responsible for all payments and/or transfers you have requested prior to termination and for all other charges, fees, and taxes incurred. **BE SURE TO CANCEL ALL OUTSTANDING PAYMENT AND/OR TRANSFER ORDERS WITHIN THE 30 DAY NOTIFICATION PERIOD. WE WILL NOT BE LIABLE FOR PAYMENTS AND/OR TRANSFERS NOT CANCELLED OR MADE DUE TO YOUR ACTIONS RELATED TO SERVICE TERMINATION.**
3. These Terms and Conditions and any applicable Services fees and charges may only be altered or amended by us. In such event, we shall send notice to you at your listed address or transmit notice of the alteration or amendment over the Services. Your use of the Services following receipt of such notice constitutes acceptance of such alterations or amendments.
4. In the event of a dispute regarding the Services, You and We agree to resolve this dispute by looking to these Terms and Conditions. These Terms and Conditions shall supersede any and all other representations made by you or our employees.
5. These Terms and Conditions shall be governed by and construed in accordance with the laws of the State of North Carolina.
6. Business Days are Monday through Friday excluding normal banking holidays.

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