

**CENLA FCU**

**VIRTUAL BRANCH<sup>®</sup>**  
**Internet Services**

Dear Member,

Welcome to the world of Virtual Branch®, the easiest, safest and most convenient way to pay your bills, transfer funds and maintain your records. **To use the service, you will need your unique user ID, which is your nine-digit social security number, and a temporary security code, which is the last four digits of your home phone number.** The first time you use the service, you will be asked to create your own security code. We strongly recommend you select an 8-digit number for your security code to ensure privacy. Protect this code carefully, and change it often.

The services are accessed through the Internet from Cenla Federal Credit Union home page: [www.cenlafcu.org](http://www.cenlafcu.org). Access to the services requires a browser that supports the SSL (Secure Sockets Layer) protocol. Netscape Navigator 3.0 (or higher), and Microsoft Internet Explorer 3.0 (or higher) both support this protocol, and are certified for use at our site. Other browsers that support SSL, HTML 3.0, Java Script, and tables may work, but we strongly recommend using one of the two browsers mentioned above.

We want your Virtual Branch experience to be a success in every way, so if you have any questions please feel free to call.

Thank you for participating in this exciting new way to access you account. You'll find it not only useful and convenient, but a real contribution to your quality of life.

Sincerely,

Crystal Ryder

**Virtual Branch**  
*anytime, anyplace*



**Cenla Federal Credit Union**

**www.cenlafcu.org**

V I R T U A L  
B R A N C H

***Access Your Accounts  
Anytime, Anyplace  
With BankIT<sup>sm</sup> Account Access***

With our *BankIT* Home Banking Service, you can get the balance of any of your listed accounts (checking, savings, NOW, money market accounts and many more) on a simple consolidated account list. Your balance information is delivered with up-to-the-minute accuracy. In addition, you can check other important information like your next payment date on loans and dividend information on investments. And every account can display current transaction history at the touch of a finger so you can keep your checkbook register up-to-date and your statement balanced.

***Transfer Funds***

Transfer funds among all of your accounts. You can move money from one account to another, transfer a fixed amount on a regular basis automatically, or enter an amount for immediate or future transfer. Make loan payments or advance funds from your Line of Credit. Every transfer is assigned a unique confirmation number to make it easy to verify the transaction.

***MailIT<sup>SM</sup> Messaging Service***

As an added benefit of Virtual Branch, you get an individual message mailbox in which to send private messages to our Customer Service department and receive a reply. Use it to request a service, ask a question, or explain a problem. *MailIT* is always available 24 hours a day providing a two-way message link to speed answers to your questions and requests.

***PayIT<sup>®</sup>,  
the faster way to pay bills***

PayIT is a new bill payment service offering an alternative to the traditional method of paying bills. Instead of writing a check and mailing the payment to the merchant, you can handle all your payments automatically through PayIT.

You can schedule payments to be made on certain dates. In addition, PayIT gives you a confirmation number for every payment and keeps track of your last 18 months' payment history. These features make PayIT an excellent record keeper. You no longer have to keep track of payments made—PayIT does it for you.

***Paying bills has never been easier***

Using *PayIT* involves only three basic steps:

1. Set up your personal list of merchants.
2. Pay your bills today, in the future, or on a recurring schedule.
3. Change or cancel your payment information as necessary.

***How to Set Up Your Personal Merchant List***

To pay a bill with *PayIT*, you must add the merchants you want to pay to your personal merchant list along with their associated account numbers. You can request any merchant to be paid. Once set up and active, you can make payments right away.

PayIT does not make the following payments:

- Tax payments
- Payments for other government obligations such as court directed payments
- Transfers between your accounts

### ***How to Set Up Payment Types***

PayIT supports two types of payments:

- A one-time payment on the date you specify.
- An automatic payment that will occur for up to ten years on the date and frequency you specify.

The system will suggest an appropriate lead time for payments depending on the merchant selected. PayIT lets you cancel or change any payment up until the scheduled payment date.

### ***How PayIT Processes Payments***

PayIT begins processing all payments scheduled for each business day at 2 p.m., ET. If you need to schedule, change or delete a payment for that day, you must do so before 2 p.m., ET.

Payments scheduled for non-business dates are processed on the next business day. Automatic payments that fall on a non-business day may be processed on the business day preceding the payment date.

### ***How PayIT Pays Your Bills***

PayIT uses one of the following methods to pay your bills:

- Electronic payments to merchants capable of accepting electronic payments.
- Single Check Payment to merchants who do not receive electronic payments.

### ***How PayIT Manages Insufficient Funds***

- If you do not have enough money in your account to cover your payment, the payment is failed and you receive a “failed payment” message when you access the *MaiIT* system.

### ***To use the Internet service...***

1. Log into the Internet using a connection from your personal Internet Service Provider and your browser software.
2. Once on the Internet, go to site “<http://www.cenlafcu.org>”. This site contains general information about security, using the service, and a Frequently Asked Questions section.
3. Enter your unique User ID and Security Code on the logon screen. Your User ID is provided in the Welcome packet when you enrolled for the service and is the same used for audio response access. Note: you will be asked to change your Security Code to a private one the first time you log into the service.
4. Once logged into the service, you will be presented with a menu of services. Depending on your enrollment, functions may include:
  - **BankIT** home banking account access
  - **PayIT** bill payment services
  - **MaiIT** electronic messages to your institution
  - **Export** to export transaction history
  - **Personal Options** to customize your session
5. Use the on-line interactive Help available on any menu or page to guide you through your activities. Interactive Help provides detailed instructions on how to pay bills, send mail, and customize your Internet session.

That’s all there is to it. You can rest assured your payment or message will be delivered as requested.

### ***Need Assistance?***

Call our friendly customer service staff anytime to get help with the service, your account, or research a problem 318-445-7388 or 1-800-737-2408.

# **Getting Started with Virtual Branch®**

## **Overview**

When you enroll with Virtual Branch® Services as a credit union member, you can perform home banking tasks, pay your bills, and communicate with the credit union quickly and easily from the comfort of your own home or wherever you might happen to be. These services provide secure access at any hour of the day. If you have questions, help is at your fingertips. Virtual Branch provides several resources including on-line interactive help, electronic messages to customer service, or you can simply pick up the phone.

## **Once Enrollment Is Complete**

You will receive a unique UserID and a temporary Security Code. The first time you access Virtual Branch, you must change this temporary Security Code to another code you select. A Security Code may be any 4- to 8-digit number you choose, but we strongly encourage using the full eight digits for maximum security. Protect this code just as you do for your ATM PIN number and change it often. If you forget your Security Code, contact the credit union and the Service administrator will reset your UserID after confirming your identity.

## **Home Banking**

Virtual Branch Home Banking allows you to review account balances and history, transfer funds, review and change scheduled transfers, and look at transfer history.

The **Account Summary** feature provides a list of your accounts including account number, type of account, and available balance. When you select an account from the list of accounts, you are presented with the **Account Detail** screen including current balances, rate information, next payment date and amount on loans, and other useful information about the account. This screen also includes up-to-the minute transaction history for each account. Each transaction is displayed with posted date, amount, type of transaction, and balance afterward. Some types of accounts have additional history information as well. You may view transaction history as far back as your credit union keeps the information on-line.

The **Account Transfer** feature offers three types of transfers:

- Immediate - A transfer is attempted immediately. You are notified immediately if the transfer is successful, similar to an ATM transaction. The money is actually moved based on the same schedule as transactions performed at an ATM.
- One-time - A transfer is made on a date which you specify.
- Automatic - A transfer is made starting on a date and as many times as you specify.

Transfers that are set up for future dates are called “scheduled” transfers. These transfers may be either one-time or automatic. The first transfer date may be no more than 18 months in the future. Scheduled transfers are processed on the scheduled date. Transfers scheduled for non-business dates (such as January 1 or weekends) are processed on the next business day for one-time transfers and on the previous business day for automatic transfers.

The **Scheduled Transfers** feature allows you to review pending one-time or automatic transfers or cancel a transfer before it occurs. You may also change information, depending on the type of scheduled transfer:

- One-time transfer - You can change the amount and date of the transfer.
- Automatic transfer - You can change the amount, next transfer date, number of transfers, and transfer frequency. Any change will affect all future transfers.

If you want to change the FROM or TO account, you must cancel the transfer and set it up correctly. An immediate transfer takes place the instant it has been confirmed, so it cannot be modified or canceled afterward.

The **Transfer History** feature provides the details and status of transfers that you have made. You may select which transfer(s) you want to review. If you do not specify any criteria, all available transfer history will be presented. If you specify:

- Account number - You will receive history for all transfers for that account.
- Transfer dates - You will receive history for all transfers from the start-date to the end-date specified.
- Transfer amount - You will receive history for all transfers within plus or minus \$10 of the specified amount.

If you want to direct the search to a more restricted list of past transfers, you may specify any combination of transfer details.

## **PayIT Bill Payment**

If you select *PayIT* Bill Payment Services, Virtual Branch allows you to schedule payments to merchants, review and change scheduled payments, and review payment history. *PayIT* offers an alternative to the traditional method of paying bills. Instead of writing a check and mailing the payment to the merchant, you can handle all payments through Virtual Branch. You can schedule payments to be made on certain dates. *PayIT* provides a confirmation number for every payment and keeps track of your payment history. These features make *PayIT* an excellent record keeper. You no longer have to keep track of the payments you've made because *PayIT* does it for you.

**Paying Bills** involves three steps:

- Set up your personal list of merchants. To pay bills, the merchant(s) you want to pay must be in your Personal Merchant List together with the account numbers you have with each merchant.
- Set up a payment.
- Change or cancel a payment, as necessary.

*PayIT* uses one of the following methods to pay bills:

- Electronic payment to merchants on our electronic network. When this method is used, it is recommended that you initiate a payment at least two business days before the due date.
- Paper payment to merchants who do not receive electronic payments. When this method is used, it is recommended that you initiate a payment at least five business days before the due date.

The processing times provided above are recommendations only. Virtual Branch cannot control or guarantee the merchant's timely processing of payments once they are received by the merchant. You should consider allowing more lead-time to ensure that the merchant has ample time to actually post the payment. It is then the merchant's responsibility to post the payment in a timely manner.

You must exercise special care when scheduling payments for government obligations such as taxes and court-directed payments. Ample time for the delivery, processing and posting of a payment should be allowed since you may incur significant penalties as a result of late payments.

If you fail to provide the correct merchant and account information, your payments may not be successfully completed. Your regular Checking Statement will reflect if payments were completed via electronic or paper means and will include the merchants name.

Virtual Branch supports the following types of payments:

- One-time payment - The payment takes place on the date you specify.
- Automatic payment - Payments occur starting on the date and as many times as you specify for up to 10 years.

Payments that are set up for future dates are called scheduled payments. These payments include one-time payments and automatic payments. The first payment date may be no more than 18 months in the future. Payments are processed on the scheduled date. Payments scheduled for non-business dates (such as January 1 or weekends) are processed on the next business day for one-time payments and on the previous business day for automatic payments.

The **Scheduled Payments** feature allows you to review scheduled payments (one-time and automatic) and change or delete a selected payment before the payment occurs. You may change payment information depending on the type of scheduled payment:

- One-time payment - you can change the amount and date of the payment and the financial account from which the payment is to be made.
- Automatic payment - you can change the amount, next payment date, number of payments, frequency of payments, and the financial account from which the payments are to be made. The changes affect all future payments.

The **Payment History** feature allows you to find and review past payments by specifying the payment details. You may select which payment(s) you want to review. If you do not specify any criteria, all available payment history will be presented. If you specify:

- Merchant name - You will receive all payment history for that merchant.
- Payment dates - You will receive payment history from the start-date to the end-date specified.
- Payment amount - You will receive all payment history within plus or minus \$10 of the specified amount.

If you want to direct the search to a more restricted list of past payments, you may specify any combination of the payment details listed above.

## ***MaiIT* Electronic Messaging**

You can use *MaiIT* to communicate with credit union customer service. *MaiIT* allows you to review, save, and delete received messages and to send new messages to Customer Service. You can use Mail at any time to communicate questions, problems or requests. Communicating has never been so simple.

From time to time, you may be notified by automated messages of problems resulting from your use of the Service. For example, if a payment is failed due to insufficient funds or incorrect merchant information, you may receive a message via *MaiIT*. You are notified immediately after you Login to the Service of any new messages in your Inbox.

## **Personal Options**

You can use Personal Options to change your Security Code and to add or delete an account. You may also use Personal Options to change personal information on the Service; however, you must also notify the credit union directly of any relevant changes to this information as these changes do not propagate from the Service to the institution's teller files.

At the time of enrollment, the accounts you specified were set up for you on Virtual Branch. After enrollment, you may change account information as follows:

- Add a new account to home banking
- Delete an existing account from home banking
- Change whether an account is used for *PayIT*

You may only delete an account from the service after all scheduled transfers or payments attached to it have been canceled.



708 Jackson St.  
Alexandria, LA 71301  
(318) 445-7388  
Toll-Free (800) 737-2408

## ELECTRONIC FUNDS TRANSFER AGREEMENT AND DISCLOSURE

This Electronic Funds Transfer Agreement is the contract which covers your and our rights and responsibilities concerning the electronic funds transfer ("EFT") services offered to you by CenLA Federal Credit Union ("Credit Union"). In this Agreement, the words "you" and "yours" mean those who sign the application or account card as applicants, joint owners, or any authorized users. The words "we," "us," and "our" mean the Credit Union. The word "account" means any one or more share and share draft accounts you have with the Credit Union. Electronic funds transfers are electronically initiated transfers of money from your account through the electronic funds transfer services described below. By signing an application or account card for EFT services, signing your Card, or using any service, each of you, jointly and severally, agree to the terms and conditions in this Agreement and any amendments for the EFT services offered.

**1. EFT Services.** If approved, you may conduct any one or more of the EFT services offered by the Credit Union.

- a. **ATM Card.** If approved, you may use your Card and PIN (Personal Identification Number) in automated teller machines of the Credit Union, Pulse, Cirrus, PLUS, Exchange networks, and such other machines or facilities as the Credit Union may designate. At the present time, you may use your Card to:
- Make deposits to your share and share draft accounts.
  - Withdraw funds from your share and share draft accounts.
  - Transfer funds from your share and share draft accounts.
  - Obtain balance information for your share and share draft accounts.
  - Make POS (Point-of-Sale) transactions with your Card and PIN (Personal Identification Number) to purchase goods or services at POS terminals that carry Pulse, Cirrus, PLUS, Exchange network logo(s).

The following limitations on the frequency and amount of ATM transactions may apply:

- There is no limit on the number of cash withdrawals you may make in any one day.
- You may withdraw up to a maximum of \$210.00 in any one day, if there are sufficient funds in your account.
- There is no limit on the number of POS transactions you may make in any one day.
- You may purchase up to a maximum of \$2000.00 from POS terminals per day, if there are sufficient funds in your account.
- For security purposes, there are other limits on the frequency and amount of transfers available at ATMs.
- You may transfer up to the available balance in your accounts at the time of the transfer.
- See Section 2 for transfer limitations that may apply to these transactions.

Because of the servicing schedule and processing time required in ATM operations, there may be a delay between the time a deposit (either cash or check) is made and when it will be available for withdrawal.

- b. **VISA Check Card.** You may use your Card to purchase goods and services from participating merchants. If you wish to pay for goods or services over the Internet, you may be required to provide card number security information before you will be permitted to complete the transaction. You agree that you will not use your Card for any transaction that is illegal under applicable federal, state, or local law. Funds to cover your Card purchases will be deducted from your share draft account. If the balance in your account is not sufficient to pay the transaction amount, the credit union will pay the amount and treat the transaction as a request to transfer funds from other deposit accounts, approved overdraft protection accounts or loan accounts that you have established with the Credit Union. If you initiate a transaction that overdraws your Account, you agree to make immediate payment of any overdrafts together with any service charges to the Credit Union. In the event of repeated overdrafts, the Credit Union may terminate all services under this Agreement. You may use your Card and PIN (Personal Identification Number) in automated teller machines of the Credit Union, Pulse, Cirrus, PLUS, Exchange networks, and such other machines or facilities as the Credit Union may designate. At the present time, you may also use your Card to:

- Make deposits to your share and share draft accounts.
- Withdraw funds from your share and share draft accounts.
- Transfer funds from your share and share draft accounts.
- Obtain balance information for your share and share draft accounts.
- Make POS (Point-of-Sale) transactions with your Card and PIN (Personal Identification Number) to purchase goods or services at merchants that accept VISA.
- Order goods or services by mail or telephone from places that accept VISA.

The following limitations on the frequency and amount of VISA Check Card transactions may apply:

- There is no limit on the number of VISA Check Card purchases you make per day.
- Purchase amounts are limited to the amount in your account.
- You may purchase up to a maximum of \$2000.00 per day.
- There is no limit to the number of cash withdrawals you may make in any one day from an ATM machine.
- You may withdraw up to a maximum of \$210.00 in any one day from an ATM machine, if there are sufficient funds in your account.
- There is no limit on the number of POS transactions you may make in any one day.
- You may purchase up to a maximum of \$2000.00 from POS terminals per day, if there are sufficient funds in your account.
- For security purposes, there are other limits on the frequency and amount of transfers available at ATMs.
- You may transfer up to the available balance in your accounts at the time of the transfer.
- See Section 2 for transfer limitations that may apply to these transactions.

- c. Smartline. If we approve Smartline for your accounts, a separate PIN (Personal Identification Number) will be assigned to you. You must use your PIN (Personal Identification Number) along with your account number to access your accounts. At the present time you may use Smartline to:

- Transfer funds from your share and share draft accounts.
- Obtain balance information for your share and share draft accounts.
- Make loan payments from your share and share draft accounts.
- Determine if a particular item has cleared.
- Verify the last date and amount of your payroll deposit.
- Change PIN number.

Your accounts can be accessed under Smartline via a touch tone telephone only. Smartline service will be available for your convenience twenty-four (24) hours per day. This service may be interrupted for a short time each day for data processing.

- There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one day.
- See Section 2 for transfer limitations that may apply to these transactions.

The Credit Union reserves the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. All checks are payable to you as a primary member and will be mailed to your address of record. The Credit Union may set other limits on the amount of any transaction, and you will be notified of those limits. The Credit Union may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction, and there may be limits on the duration of each telephone call.

- d. Preauthorized EFTs.

- Direct Deposit. Upon instruction of (i) your employer or (ii) the Treasury Department or (iii) other financial institutions, the Credit Union will accept direct deposits of your paycheck or of federal recurring payments, such as Social Security, to your share and/or share draft account.
- Preauthorized Debits. Upon instruction, we will pay certain recurring transactions from your share and share draft account.
  - See Section 2 for transfer limitations that may apply to these transactions.
- Stop Payment Rights. If you have arranged in advance to make regular electronic fund transfers out of your account(s) for money you owe others, you may stop payment of preauthorized transfers from your account. You must notify us orally or in writing at any time up to three (3) business days before the scheduled date of the transfer. We may require written confirmation of the stop payment order to be made within fourteen (14) days of any oral notification. If we do not receive the written confirmation, the oral stop payment order shall cease to be binding fourteen (14) days after it has been made.
- Notice of Varying Amounts. If these regular payments may vary in amount, the person you are going to pay is required to tell you, ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment or when the amount would fall outside certain limits that you set.
- Liability for Failure to Stop Payment of Preauthorized Transfers. If you order us to stop payment of a preauthorized transfer three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

- e. Electronic Check Conversion/Electronic Returned Check Fees. If you pay for something with a check or share draft you may authorize your check or share draft to be converted to an electronic fund transfer. You may also authorize merchants to electronically debit your account for returned check fees. You are considered to have authorized these electronic funds transfers if you complete the transaction after being told (orally or by a notice posted or sent to you) that the transfer may be processed electronically or if you sign a written authorization.

- f. Virtual Branch. If we approve Virtual Branch for your accounts, a separate PIN (Personal Identification Number) will be assigned to you. You must use your PIN (Personal Identification Number) along with your account number to access your accounts. At the present time, you may use Virtual Branch to:

- Transfer funds from your share and share draft accounts.
- Obtain balance information for your share and share draft accounts.
- Make loan payments from your share and share draft accounts.

Your accounts can be accessed under Virtual Branch via personal computer. Virtual Branch will be available for your convenience twenty-four (24) hours per day. This service may be interrupted for a short time each day for data processing. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. All checks are payable to you as a primary member and will be mailed to your address of record. We may set other limits on the amount of any transaction, and you will be notified of those limits. We may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction, and there may be limits on the duration of each access.

- There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one day.
- See Section 2 for transfer limitations that may apply to these transactions.

- g. Bill Pay. We will process bill payment transfer requests only to those creditors the Credit Union has designated in the User Instructions and such creditors as you authorize and for whom the Credit Union has the proper vendor code number. We will not process any bill payment transfer if the required transaction information is incomplete.

We will withdraw the designated funds from your share draft account for bill payment transfer by the designated cut-off time on the date you schedule for payment. We will process your bill payment transfer within a designated number of days before the date you are scheduled for payment. You must allow sufficient time for vendors to process your payment after they receive a transfer from us. Please leave as much time as though you were sending your payment by mail. We cannot guarantee the time that any payment will be credited to your account by the vendor.

- There is no limit on the number of bill payments per day.

**2. Transfer Limitations.** For all share accounts, no more than six (6) preauthorized, automatic, telephone, or Internet transfers and withdrawals may be made from each account to another account of yours or to a third party in any month, and no more than three (3) of these six (6) may be made by check, draft, or access card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed.

### **3. Conditions of EFT Services.**

- Ownership of Cards.** Any Card or other device which we supply to you is our property and must be returned to us, or to any person whom we authorize to act as our agent, or to any person who is authorized to honor the Card, immediately according to instructions. The Card may be repossessed at any time at our sole discretion without demand or notice. You cannot transfer your Card or account to another person.
- Honoring the Card.** Neither we nor merchants authorized to honor the Card will be responsible for the failure or refusal to honor the Card or any other device we supply to you. If a merchant agrees to give you a refund or adjustment, you agree to accept a credit to your account in lieu of a cash refund.
- Foreign Transactions.**  
**VISA** Purchases and cash withdrawals made in foreign countries and foreign currencies will be debited from your account in U.S. dollars. The conversion rate to dollars will be determined in accordance with the operating regulations established by VISA International. Currently the currency conversion rate used to determine the transaction amount in U.S. dollars is generally either a government-mandated rate or the wholesale rate in effect the day before the transaction processing date, increased by one percentage point. The currency conversion rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.
- Security of Access Code.** You may use one or more access codes with your electronic funds transfers. The access codes issued to you are for your security purposes. Any codes issued to you are confidential and should not be disclosed to third parties or recorded on or with the Card. You are responsible for safekeeping your access codes. You agree not to disclose or otherwise make your access codes available to anyone not authorized to sign on your accounts. If you authorize anyone to use your access codes, that authority shall continue until you specifically revoke such authority by notifying the Credit Union. You understand that any joint owner you authorize to use an access code may withdraw or transfer funds from any of your accounts. If you fail to maintain the security of these access codes and the Credit Union suffers a loss, we may terminate your EFT services immediately.
- Joint Accounts.** If any of your accounts accessed under this Agreement are joint accounts, all joint owners, including any authorized users, shall be bound by this Agreement and, alone and together, shall be responsible for all EFT transactions to or from any share and share draft or loan accounts as provided in this Agreement. Each joint account owner, without the consent of any other account owner, may, and hereby is authorized by every other joint account owner to, make any transaction permitted under this Agreement. Each joint account owner is authorized to act for the other account owners, and the Credit Union may accept orders and instructions regarding any EFT transaction on any account from any joint account owner.

**4. Fees and Charges.** There are certain fees and charges for electronic funds transfer services. For a current listing of all applicable fees, see our current Fee Schedule that was provided to you at the time you applied for or requested these electronic services. From time to time, the charges may be changed. We will notify you of any changes as required by applicable law.

If you use an ATM not operated by us, you may be charged a fee by the ATM operator and by any national, regional, or local network used in processing the transaction (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer). The ATM surcharge will be debited from your account if you elect to complete the transaction or continue with the balance inquiry.

**5. Member Liability.** You are responsible for all EFT transactions you authorize. If you permit someone else to use an EFT service, your Card or your access code, you are responsible for any transactions they authorize or conduct on any of your accounts.

Tell us AT ONCE if you believe your card has been lost or stolen or if you believe someone has used your Card or access code or otherwise accessed your accounts without your authority. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If a transaction was made with your Card or Card number without your permission, and was either a VISA or Interlink transaction, you will have no liability for the transaction, unless you were grossly negligent in the handling of your account or card. For all other EFT transactions, including ATM transactions or if you were grossly negligent in the handling of your account or card, your liability for an unauthorized transaction is determined as follows.

If you tell us within two (2) business days you can lose no more than \$50 if someone used your Card without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your Card, and we can prove we could have stopped someone from using your Card without your permission if you had told us, you could lose as much as \$500.00.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money lost after the sixty (60) days if we can prove that we could have stopped someone from making the transfers if you had told us in time. If a good reason (such as a hospital stay) kept you from telling us, we will extend the time periods. If you believe your Card has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call:

(800) 472-3272 within the US  
(973) 656-2345 outside US (collect calls)  
(318) 445-7388

or write to:

CenLA Federal Credit Union  
P.O. Box 1271  
708 Jackson Street  
Alexandria, LA 71309

## 6. Right to Receive Documentation.

- a. Periodic Statements. Transfers and withdrawals made through any ATM or POS terminal, Debit Card transactions, audio response transactions, preauthorized EFTs, electronic/PC transactions or bill payments you make will be recorded on your periodic statement. You will receive a statement monthly unless there is no transaction in a particular month. In any case, you will receive a statement at least quarterly.
- b. Terminal Receipt. You will get a receipt at the time you make any transaction (except inquiries) involving your account using an ATM, POS terminal, or Debit Card transaction with a participating merchant.
- c. Direct Deposit. If you have arranged to have a direct deposit made to your account at least once every sixty (60) days from the same source and you do not receive a receipt (such as a pay stub), you can find out whether or not the deposit has been made by calling (800) 737-2408 or (318) 445-7388. This does not apply to transactions occurring outside the United States.

## 7. Account Information Disclosure. We will disclose information to third parties about your account or the transfers you make:

- As necessary to complete transfers;
- To verify the existence of sufficient funds to cover specific transactions upon the request of a third party, such as a credit bureau or merchant;
- If your account is eligible for emergency cash and/or emergency card replacement services, and you request such services, you agree that we may provide personal information about you and your account that is necessary to provide you with the requested service(s);
- To comply with government agency or court orders; or
- If you give us your written permission.

## 8. Business Days. Our business days are Monday through Friday, excluding holidays.

**9. Credit Union Liability for Failure to Make Transfers.** 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 may be liable for your losses or damages. However, we will not be liable for direct or consequential damages in the following events:

- If, through no fault of ours, there is not enough money in your accounts to complete the transaction, if any funds in your accounts necessary to complete the transaction are held as uncollected funds pursuant to our Funds Availability Policy, or if the transaction involves a loan request exceeding your credit limit.
- If you used your Card or access code in an incorrect manner.
- If the ATM where you are making the transfer does not have enough cash.
- If the ATM was not working properly and you knew about the problem when you started the transaction.
- If circumstances beyond our control (such as fire, flood, or power failure) prevent the transaction.
- If the money in your account is subject to legal process or other claim.
- If funds in your account are pledged as collateral or frozen because of a delinquent loan.
- If the error was caused by a system of any participating ATM network.
- If the electronic transfer is not completed as a result of your willful or negligent use of your Card, access code, or any EFT facility for making such transfers.
- If the telephone or computer equipment you use to conduct audio response or electronic/PC transactions is not working properly and you know or should have known about the breakdown when you started the transaction.
- If you have bill payment services, we can only confirm the amount, the participating merchant, and date of the bill payment transfer made by the Credit Union. For any other error or question you have involving the billing statement of the participating merchant, you must contact the merchant directly. We are not responsible for investigating such errors.
- Any other exceptions as established by the Credit Union.

**10. Notices.** All notices from us will be effective when we have mailed them or delivered them to your last known address in the Credit Union's records. Notices from you will be effective when received by the Credit Union at the address specified in this Agreement. We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you at least twenty-one (21) days before the effective date of any change. Use of this service is subject to existing regulations governing the Credit Union account and any future changes to those regulations.

The following information is a list of safety precautions regarding the use of Automated Teller Machines (ATM) and Night Deposit Facilities.

- Be aware of your surroundings, particularly at night.
- Consider having someone accompany you when the ATM or night deposit facility is used after dark.
- If another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction.
- Refrain from displaying your cash at the ATM or night deposit facility. As soon as your transaction is completed, place your money in your purse or wallet. Count the cash later in the safety of your car or home.
- If you notice anything suspicious at the ATM or night deposit facility, consider using another ATM or night deposit facility or coming back later. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, take your Card or deposit envelope, and leave.
- If you are followed after making a transaction, go to the nearest public area where people are located.
- Do not write your personal identification number or code on your ATM Card.
- Report all crimes to law enforcement officials immediately.

**11. Billing Errors.** In case of errors or questions about electronic funds transfers from your share and share draft accounts, telephone us at the following number or send us a written notice to the following address as soon as you can. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem appears. Call us at:

1-800-737-2408  
(318) 445-7388

or write to:

CenLA Federal Credit Union  
P.O. Box 1271  
708 Jackson Street  
Alexandria, LA 71309

- Tell us your name and account number.
- Describe the electronic transfer you are unsure about, and explain as clearly as you can why you believe the Credit Union has made an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will tell you the results of our investigation within ten (10)\* business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45)\*\* days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10)\* business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

We will tell you the results within three (3) business days of completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

\* If you give notice of an error within thirty (30) days after you make the first deposit to your account, we will have twenty (20) business days instead of ten (10) business days.

\*\* If you give notice of an error within thirty (30) days after you make the first deposit to your account, notice of an error involving a point of sale transaction, or notice of an error involving a transaction initiated outside the U.S. its possessions and territories, we will have ninety (90) days instead of forty-five (45) days to investigate.

**NOTE:** If the error you assert is an unauthorized VISA transaction, other than a cash disbursement at an ATM, we will credit your account within five (5) business days unless we determine that the circumstances or your account history warrant a delay, in which case you will receive credit within ten (10) business days.

**12. Termination of EFT Services.** You may terminate this Agreement or any EFT service under this Agreement at any time by notifying us in writing and stopping your use of your Card and any access code. You must return all Cards to the Credit Union. You also agree to notify any participating merchants that authority to make bill payment transfers has been revoked. We may also terminate this Agreement at any time by notifying you orally or in writing. If we terminate this Agreement, we may notify any participating merchants making preauthorized debits or credits to any of your accounts that this Agreement has been terminated and that we will not accept any further preauthorized transaction instructions. We may also program our computer not to accept your Card or access code for any EFT service. Whether you or the Credit Union terminates this Agreement, the termination shall not affect your obligations under this Agreement for any EFTs made prior to termination.

**13. Governing Law.** This Agreement is governed by the Bylaws of the Credit Union, federal laws and regulations, the laws and regulations of the state of Louisiana and local clearinghouse rules, as amended from time to time. Any disputes regarding this Agreement shall be subject to the jurisdiction of the court of the county in which the Credit Union is located.

**14. Enforcement.** You are liable to us for any loss, cost or expenses we incur resulting from your failure to follow this Agreement. You authorize us to deduct any such loss, costs or expenses from your account without prior notice to you. If we bring a legal action to collect any amount due under or to enforce this Agreement, we shall be entitled, subject to applicable law, to payment of reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgement collection actions.