

Home Banking Disclosure

In accordance with the E-Sign Requirement, you have the right to obtain this disclosure in paper format. You may contact our Financial Service Department to obtain a paper copy of this disclosure at no charge.

1. Accessing your account through MOBILITY CU's Home Banking confirms your agreement to be bound by all disclosures and agreements, and acknowledges your receipt and understanding of this agreement.

2. In order to participate in MOBILITY CU Home Banking you must be a primary owner of at least one active savings (share) account. Your account number is your user ID. Your PIN, for initial access of your credit union account(s), will be the last four digits of your social security number. You will be prompted to change your password immediately. You are responsible for maintaining the confidentiality of your PIN in order to maintain the security of your account. MOBILITY CU is not responsible for unauthorized disclosure of your PIN, unauthorized use of the Home Banking services, or unauthorized Cross Account access, transactions, or usage by a person utilizing your PIN. You agree to release and waive any claims against MOBILITY CU based on such unauthorized use. Change of ownership of any such account(s) is the responsibility of the primary account holder.

3. Cross Reference Account/Multiple Account access is available. READ CAREFULLY. BY ALLOWING SOMEONE CROSS REFERENCE/MULTIPLE ACCOUNT ACCESS TO YOUR ACCOUNT, YOU ARE ALLOWING FULL ACCESS TO YOUR ACCOUNT INCLUDING THE ABILITY TO VIEW ALL BALANCES OF ALL PARTIES YOU SHARE CROSS REFERENCE CAPABILITY WITH, AS WELL AS, THE ABILITY TO TRANSFER FUNDS TO AND FROM ALL ACCOUNTS WITHIN BOTH ACCOUNTS THAT SHARE CROSS REFERENCE CAPABILITY. If you request additional primary, joint, or other account(s) to be added to your Home Banking access, you must have permission from, and access to, the user I.D. and password of that primary account holder and they must have permission from and, access to, the user I.D. and password of your account. By allowing another party(s) access to your account by giving them permission and providing them with your user I.D. and password, you give that party(s) the ability to transfer funds to another account(s) of which either one is either a member that has been granted access to an account by the primary account holder. Also, the primary member, joint member, or other party(s) for whom cross account capability is provided may view the available balance(s) on these account(s), including loans, even though they may not be a co-borrower on the account(s) or loan(s) or on any persons account(s) that is allowed cross reference capability to that account. By accepting these terms, you accept responsibility for any transaction(s) that occur between any accounts listed as related to cross account transaction(s). You agree that MOBILITY Credit Union is not responsible for any claims arising from such transaction(s). You agree to indemnify and hold harmless the Credit Union, its employees and agents from any claim arising out of any such cross account transaction. The account owner also acknowledges and agrees that if there are any changes of ownership or transfer capability on their account, it is their responsibility to notify the Credit Union of such change.

4. Computer Requirements: You need a computer, related equipment, and an Internet connection in order to use Home Banking. In addition, you need to install Internet browser software on your computer if you do not already have it. Modifications to the services in the future may require installation of upgrades to the browser's software. You are responsible for installation, maintenance, and operation of your browser's software. It is your sole responsibility to insure your personal computer and related equipment are compatible with and capable of operating in a manner that allows you to utilize Home Banking services.

5. The service is generally available 24 hours a day, seven days a week; however, the service may be unavailable from time to time for routine software and hardware maintenance or due to unscheduled down time. Notification of prescheduled maintenance will be provided prior to actions taken. To report a problem please call 800-388-7889.

6. You have the right to terminate Home Banking services at any time upon delivery of written notice (e-mail acceptable) to MOBILITY Credit Union at P.O. Box 630428 Irving, TX 75063-0428 or e-mail us at eservices@mobilitycu.com. MOBILITY CU has the right to terminate its obligation to provide Home Banking services to you upon ten days of prior written notice (e-mail acceptable).

7. To remove another primary account holder (cross account viewing access) from your Home Banking account, you must change your password on your Home Banking account. Without knowledge of your user I.D. and your new password, the other party cannot access your account.

8. You understand and agree that MOBILITY CU may refuse any Home Banking transaction that will result in a negative account balance.

9. The Home Banking access is provided free of monthly charges except for fees associated for stop payment orders and federal regulations (see item #13). MOBILITY CU has the right to change the fees for Home Banking upon 21 days of prior written notice (e-mail acceptable) to you. In addition, MOBILITY CU has the right to amend these terms from time to time effective upon publication including posting on our Internet Web site. Service may be revoked after 90 consecutive days of non-use.

10. New Services: MOBILITY CU may, from time to time, introduce new Home Banking Services. We shall update this Home Banking Agreement to notify you of the existence of these new services. By using these services when they become available, you agree to be bound by the rules contained in the Home Banking Agreement.

11. You agree to waive and release any claims against MOBILITY CU arising out of or in any way related to Home Banking services, except for those claims resulting solely from the negligent acts or omissions of the credit union.

12. The fees you incur for Internet access shall be your sole responsibility

13. Transfers from Share Accounts: Federal regulations limit the number of pre-authorized electronic fund transfers and telephone transfers, including Home Banking, MARS and Bill Pay transfers. You are limited to no more than 6 pre-authorized, automatic, or telephonic transfers from your savings or money market account at the credit union, or to another account at the credit union, or to a third party in any calendar month. If you exceed or attempt to exceed these transfer limits, the excess transfer requests may be refused or reversed, a fee may be imposed on the excess transfer requests, and the credit union may reclassify or close your account.

14. E-mail: Sending e-mail through MOBILITY CU Home Banking is a way to communicate with the credit union. We ask that you use e-mail when asking specific questions about your account(s) or Home Banking services. Linking onto contact us, in Home Banking, and clicking on the eservices@mobilitycu.com prompt, will allow e-mail transmission through Home Banking. You cannot use e-mail to initiate transactions on your account(s). For transactions, please use the appropriate functions within MOBILITY CU Home Banking.

15. MOBILITY CU written notice may be accomplished by e-mail notice and/or mailings to members at the last known e-mail or public address.

The terms of this Agreement were last updated on July 24, 2014.

If you have any questions regarding these Terms and Conditions, the site, or the services, please eservices@mobilitycu.com
