

BORINQUEN COMMUNITY FEDERAL CREDIT UNION
INTERNET TELLER PROGRAM
TERMS AND CONDITIONS AGREEMENT

1. By signing this agreement you are applying for access to the Credit Union's Internet Teller. This service allows you to access your account balances, view transactions made to deposit accounts, make transfers, request withdrawals payable in check form, and update your personal information.
2. You hereby acknowledge account transaction history is not immediate upon receiving access to the Internet Teller. Transaction history is built through uploads by the Credit Union each business day. The first upload creates a seven-day history, and over the course of the next three to four weeks, the history will increase until a full month of transactions is available. Thereafter, a one-month history is maintained daily.
3. You hereby agree that transaction requests made through the Internet Teller are not immediate and are subject to funds availability and approval by the Credit Union. The Credit Union will download transaction requests on each business day between 8:00 am and 10:00 am, make qualifying transactions, and upload the new balance information. The Internet Teller is not accessible to members between the time transaction requests are downloaded and the time the updated information is uploaded to the site. If you encounter a warning that Internet Teller is not available, try again at a later time. The Internet Teller provides the date and time of the last update immediately after logging on. If you made a transaction request **prior** to the last update and it is not reflected on your account, you should contact the Credit Union to find out why the transaction was not posted.
4. You must exercise caution in providing authority, information, documentation or access devices to others. All transactions made by any person to whom you provide authority or the means to access your accounts or other services shall be deemed authorized by you, and the Credit Union will **not** have any responsibility or liability whatsoever for such transactions. Further, you and the person(s) authorized shall be jointly and individually responsible to the Credit Union for all access or use of your accounts and services with us.
5. You hereby agree that all owners and authorized users may have access to all of the information you provide to us, or which we gather and maintain regarding our relationships with you. This includes, but is not limited to, information regarding transactions, account history, your loan relationships with us, and other information relating to or arising from any of your accounts, loans, or other services with us. You acknowledge and agree that any owner of a joint account or service, or any co-borrower may provide authority to others, who will have access to all such information as to all owners and/or co-borrowers. Further, if a member is used to establish multiple forms of membership (for example, a member authorizes a joint owner for a share savings account), we are authorized to send and provide information jointly to all parties, which may provide such information as to all accounts evidenced by or opened through the member.
6. You consent and agree that your use of a key pad, mouse or other device to select an item, button, icon or similar act/action which using any electronic service we offer, or in accessing for making any transaction regarding any agreement, acknowledgement, consent, terms, disclosures, or conditions, constitutes your signature, acceptance and agreement as if actually signed by you in writing.
7. You hereby acknowledge and agree that the Internet is considered inherently insecure. Therefore, you agree that we have **no liability** to you whatsoever for any loss, claim or damages arising or in any way related to our response(s) to any e-mail or other electronic communication which we in good faith believe you have submitted to us. We have no duty to investigate the validity or to verify any e-mail or other electronic communication, and may respond to an e-mail at either:
 - A. The address provided with the communication
 - B. The e-mail address in your Membership/Signature Card
 - C. The e-mail address provided on this Agreement
8. Although having no obligation to do so, we reserve the right to require authentication of e-mails or electronic communications. The decision to require authentication is in the sole discretion of the Credit Union. We will have no obligation, liability or responsibility to you or any other person or company if we do not act or follow any instruction to us if a communication cannot be authenticated to our satisfaction.

BORINQUEN COMMUNITY FEDERAL CREDIT UNION
INTERNET TELLER PROGRAM
ACCESS REQUEST AND AGREEMENT
www.borinquencfu.virtualcu.net

1. Regular non-encrypted e-mail is not secure. You should exercise caution regarding e-mails and other electronic communications.
2. Our website may contain links to third party websites. We provide these links as a service to you. When you link to a third party website you leave our website. Be aware that we are not responsible for the privacy practices of any other website. We encourage you to read the privacy policies of any website you access, particularly if individual identifying information is requested and/or collected. We are not affiliated with, or an agent of, any third party website you may link to via our website.
3. The Credit Union assigned you a temporary password as shown below. The first time you sign-on to the Internet Teller, you will be prompted to select a new password. The password must have between four (4) and ten (10) characters (alpha, numeric or combination alphanumeric). If you feel someone has gained access to your password, or should you forget your password, please contact the Credit Union immediately.
4. An Internet Teller System Quick Reference Guide is provided together with the Access Request and Agreement Terms. Please allow at least one business day for us to activate your on-line access to our Internet Teller.
5. By signing below you agree to the Terms and Conditions, and the Access Request Agreement outlined in the Internet Teller Program and in the Membership and Account Agreement.
6. This form **must** be signed by the member; joint account owners cannot request access. If you cannot sign this form in person at the Credit Union, please have your signature notarized prior to returning the form to the Credit Union at: PO Box 250194, Aguadilla, PR 00604-0194

 Member's Signature

 Date (MM-DD-YY)

 Member's E-Mail Address (Optional)

 Member's Printed Name

State of _____

County of _____:

I hereby certify that on the ____th day of _____, 2____, before me _____,
 personally appeared and executed this document. (Member's Name)

Stamp Here

 Notary Public

My commission expires: _____

DO NOT WRITE BELOW THIS LINE – FOR CREDIT UNION USE ONLY

 Member's Name

 Member's Account Number

 Temporary Password (Case sensitive)

Location Access Entered	Date	Time	By
FedComp			
Internet Teller			