



## Teller 24/NetBranch Disclosure

Teller 24 and NetBranch allow you access to your accounts with Family First Credit Union 24 hours a day, 7 days a week.

Teller 24 is accessed with a 4 digit Personal Identification Number (PIN) and NetBranch must be accessed with an 8 digit password. This password must be at least 8 characters and requires the use of at least one alpha, one numeric and one upper case character (ex. 1234Ffcu). You are responsible for safekeeping your Teller 24/NetBranch login information and will not permit unauthorized use of it. If your Pin/Password is disclosed to anyone other than a joint owner on your account, you will notify the Credit Union immediately and send written confirmation of this to our office. You understand that you are responsible for any transactions completed by anyone to whom you have disclosed your login information. You waive all claims against the Credit Union for Loss or damage arising from unauthorized use of your login information NOT caused by us.

### *Transaction Limits*

During any calendar month, you may not make more than six (6) withdrawals or transfers from your Savings Account to another Credit Union account or to a third party by means of preauthorized or automatic transfer No more than six (6) of the transfer may be made by check, draft, or ATM/Debit card or similar order to a third party If you exceed the transfer limitations set forth above in any monthly period, your account may be subject to any applicable fees. Further, we may eliminate your ability to make such transfers and we may be required to close your account.

You acknowledge that Teller 24/NetBranch may be unavailable for regular computer systems updates during the early morning hours daily or late evenings on the last day of each month.

You understand that the Credit Union reserves the right to discontinue your access to Teller 24/NetBranch without notice and will not be liable for failure to honor any Teller 24/NetBranch transactions.

The total dollar amount of transactions by Teller 24/NetBranch is subject to limits set by the Credit union. Sufficient verified funds must be available to satisfy transaction instructions.

There is currently no charge to access either Teller 24/NetBranch however, the Credit Union reserves the right to impose service charges at any future date if notice is given. Amendments to this agreement may be provided to you in accordance with applicable laws without restatement or the terms.