

PCU AGREEMENT

(Personal Credit Union)

Disclosure of Types of Available Transfers and Account Access by Personal Credit Union

You may use your password to:

- a. Make a withdrawal by check from available accounts.
- b. Transfer funds between available accounts.
- c. Transfer funds to make loan payments.
- d. Access a wide variety of information regarding your account(s).

Password Security

Your password should be kept strictly confidential. You will be required to change the password you are assigned upon first access to PCU. If you want to discontinue access to this product, please notify the Alexandria USDA Federal Credit Union office at 318-473-4562 or 800-264-4562.

In Case of Errors or Questions About Your Electronic Transfers

Telephone or write us at the number and address shown below as soon as you can if you think your statement is incorrect or if you need more information about a transfer listed on the statement. We must hear from you no later than 60 days after we sent you the first statement on which the problem or error appeared. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. Information you must supply to us is as follows:

- a. Tell us your name and account number.
- b. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- c. Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send us your complaint in writing within 10 business days (20 business days if the transaction was foreign-initiated)

after we hear from you and we will correct any errors promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer was foreign-initiated) to investigate your complaint or questions. If we decide to do this, we will credit your account within 10 business days (20 business days if the transaction was foreign-initiated) for the amount you think is in error, so 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 10 business days, we may not credit your account. If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we use in our investigation.

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 will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- a. If through no fault of ours, you do not have enough money in your account to make the transfer.
- b. If the transfer would go over the credit limit of your overdraft line, if you have one.
- c. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- d. If the computer system is not working properly and you knew about that breakdown when you started the transfer/transaction and you did not get a confirmation.
- e. If the funds in your account are subject to legal process or other encumbrance restricting the transfer.

There may be other exceptions stated in our account agreement with you.

Maximum Member Liability

In addition to unlimited liability for transfers occurring after the 60-day period, a member could be liable for up to \$500.00 for unauthorized transfers occurring before that date. This could happen if:

- a. A lost or stolen code goes unreported for more than two business days after the member discovers the loss or theft.

- b. Unauthorized transfers relating to the loss or theft occur and appear on the periodic statement which go unreported for more than 60 days.
- c. There are additional unauthorized transfers after the 60-day period.

Periodic Statements

You will get a monthly account statement provided you have a share draft account. All transactions to all accounts will be shown on your statement. If you do not have a share draft account, you will receive a statement at least quarterly showing all transactions to your account.

Account Information

We will disclose information to third parties about your account or the transfers you make:

- a. When it is necessary for completing transfers or resolving errors involving transfers:
- b. In order to verify the existence and condition of your account for a third party, such as a credit bureau or a merchant:
- c. In order to comply with government agency rules, court orders or other applicable law:
- d. To our employees, service providers, auditors, collection agents or attorneys, in the course of their duties:
- e. If you give us your written permission.

Every calendar day is a processing day, except Saturday, Sunday and Monday, which is treated as a single processing day.

Applicable Law

This agreement is governed by the laws of the state where our principal office is located (Louisiana).

**RETAIN THIS INFORMATION
FOR YOUR RECORDS**



INSTRUCTIONS TO SETUP AND BEGIN USING YOUR PERSONAL CREDIT UNION (PCU) ON-LINE BANKING ACCOUNT(S).

PCU is accessible through our web site, at this address:
<http://www.usdafcu.org>

Once you have notified us that you wish to have access to the PCU, we will have you complete and sign the appropriate form(s) agreeing to the terms and conditions of the PCU access and usage. You will then be assigned an access password.

Password Security

Your password should be kept strictly confidential. You will be required to change the password you are assigned upon first access to PCU.

How To Get Started

No special software is necessary. However, you do need to have a computer with Windows 95 or higher, and either Microsoft Internet Explorer 4.01 or higher or Netscape Navigator browser. (If you do not have one of these browsers, you may download from the Internet.)

Once on the Alexandria USDA FCU website, click on the button labeled PCU (Personal Credit Union) and it will take you to the sign-on screen.

Enter Your Account Number

Your account number may be obtained from your statement or membership card. Next, enter the password that was assigned to you. **Double click on the "ENTER" button on your screen.**

Changing Your Password

The first time you access PCU, clicking "ENTER" will take you to a screen where you are required to change your password.

First, type in the password you were assigned, then type in your new password. Verify your new password; once complete, click on the "SUBMIT" button or press return.

Your password should be either numbers, letters or a combination, from 4 to 10 digits, and should be something you can easily remember. (However, we suggest you do not use your birth date--this would be easy information for someone else to obtain.)

"Welcome To Personal Finance"

You are now on the main screen for PCU. Click on "PERSONAL FINANCE" and this will take you to a screen

entitled "Welcome To Personal Finance". Four (4) buttons will appear at the top of your screen: "ACCOUNT LOOKUP", "TRANSFER", "WITHDRAWAL," and "CHANGE PASSWORD." These are the four menus you will be using.

1. Account Lookup

This screen will show you a summary of all of your accounts and loans at Alexandria USDA Federal Credit Union, and will give you balances and available balances for each. If you wish to see details of a particular account or loan, **click on that suffix.** The transactions for the current month will show on your screen, with date, details, transaction amount and balance.

If you wish to see transactions from the previous month, **choose the month from the scroll-down box.** Our account histories will go back 6 months. (If you need a history that is older than 6 months, you will need to call a Member Service Representative to research this information.)

2. Transfer Funds

You may transfer money from one of your Alexandria USDA FCU accounts to another or make a loan payment. **Choose the suffix you wish to transfer FROM and then choose the suffix you wish to transfer TO, then type in the dollar amount you wish to transfer.** If this amount is not available, the transfer will not be confirmed. Once your transfer has been made, you will see "funds transfer status". If your transfer was successfully made, you will see a confirmation number.

3. Withdrawal By Check

If you wish to make a withdrawal by check, you can have a check issued from your share, share draft or money market accounts. (Checks from your share or share draft must be a minimum of \$50.00, and money market is required to be a minimum of \$500.00.) Choose the account suffix from which the money is to be withdrawn from and type in the amount of the check. **Checks will only be made out to the primary member of the account, and the check will be mailed to the address on file.**

4. Change Your Password

You may change your password at any time. The only time you will be prompted to change your password is the very first time you log on to PCU. But if at anytime, you feel there is a chance someone else knows your password, we advise you to change it as soon as possible.

To Cancel This Service

If you wish to discontinue access to this product, please notify the Alexandria USDA Federal Credit Union office at 318-473-4562 or 800-264-4562.

PCU AGREEMENT

(PERSONAL CREDIT UNION)



P. O. Box 4030
Pineville, LA 71361-4030

Telephone
318-473-4562
800-264-4562

**** Easy
* Secure
* Convenient***

With PCU you will have secure access to your accounts with Alexandria USDA FCU, anytime you wish, 24 hours a day, 7 days a week.

Now you can conduct your financial transactions at your own convenience from your own PC.