



Member.Net Home Banking Terms-of-Use Agreement

Quaker Oats Credit Union

3535 Center Point Road NE, Cedar Rapids IA 52402

Phone: 319-395-7060

This document explains the terms and conditions for using our Internet Home Banking Service and provides certain disclosures and information to you concerning the service. Each of your accounts at Quaker Oats Credit Union is also governed by the applicable account disclosure/agreement and Truth in Savings disclosure you received when you opened your account.

HOW TO ACCESS YOUR ACCOUNTS

To access your accounts through our Member.Net Home Banking service, you must have your account number and an Home Banking Password. This information is requested when you enter our home banking pages. The password that is used to gain access to your information should be kept confidential, just as you would keep other PIN numbers and security codes confidential. For your protection we recommend that you change your Member.Net home banking password regularly. It is recommended that you memorize this password and do not write it down. You are responsible for keeping your password, account numbers and other account data confidential. If you believe that your password may have been lost or stolen, or that someone has transferred or may transfer money between your accounts without your permission, notify Quaker Oats Credit Union at once at 319-395-7060. You cannot use E-mail to initiate transactions, changed information or inquire on your account(s). We will not respond to these types of requests via E-mail, since we cannot be certain we are corresponding with you. Please use the appropriate functions within our Internet Home Banking service, visit Quaker Oats Credit Union office or call us at 319-395-7060.

STATEMENTS

All transactions generated by you through our home banking service and any home banking fees will appear on your monthly or quarterly statement.

PRIVACY

Our Member.Net home banking database is a private system operated for the exclusive use of our members. We use SSL encryption and digital server authentication to insure the privacy of your information when sending data between our home banking server and your PC.

The server logs all home banking logins. For authorized members who use home banking, we collect and store certain information such as how often you visit the home banking homepage, dates and times of visits and which pages are being used. We use this information for internal analysis and product evaluation only.

We never sell, transfer or trade this information unless we are compelled to do so by law. We may gather and store information available to us on failed login attempts and other activity we consider a threat to our system. In these cases, we will share this

AVAILABLE SERVICES AND LIMITATIONS

TRANSFERS: You may transfer funds between your share, draft, or loan accounts as the account agreements may allow. Transfers done through the service DO NOT immediately charge or credit your account. TRANSFERS WILL BE EFFECTIVE IMMEDIATELY AFTER THE TRANSACTION HAS BEEN TAKEN PLACE. You can transfer from one account number to a different account number, only if you have completed the required forms and all account owners for both accounts have signed it.

ACCOUNT BALANCES: You may view balances of your share, draft, and loan accounts. In addition, there may be drafts written against your balance, or other electronic items such as debit card transactions, that have not yet been presented to the credit union for payment.

TRANSACTION HISTORY: You may view the transaction history for any loan, draft, or share account. You will be able to view up to the last 90 days of transaction history on any of our loan, draft or share accounts. All of the transactions in your history are always up to date with the history on the Credit Union's server.

PASSWORD CHANGES: If you are a Member.Net Home Banking user, you may change your password at any time from within your home banking homepage. For your protection we recommend that you change your home-banking password regularly.

CHECK ORDERS: You may reorder checks and/or view and order new check styles available through the credit union. We will not process check order requests if you do not have a checking account at the credit union.

CHECK SEARCH: You may search for drafts that have cleared your account. You may also list clearings by date cleared or by check number. The oldest check available will vary, but dates will go back, at a minimum, to your last regular statement date.

ADDITIONAL SERVICES: From time to time, we will announce additional services, which are available through our Member.net Home Banking. Your use of these services will constitute acceptance of the terms and conditions presented at the time they are announced. We reserve the right to limit access or cancel on-line access at any time.

BUSINESS DAYS

information with other companies, agencies and law enforcement officials as we see fit.

Our business days are Monday through Friday. Holidays are not included.

OPERATING SYSTEMS AND SECURITY

Our Member.Net home banking site is designed to operate using World Wide Web technologies and protocols, which are adaptable to a wide range of systems. Our home banking uses SSL encryption and requires a browser with a current (unexpired) COMODO ECC Domain Validation Certificate. Some older browsers may not be able to use the site without first updating the browser. Our server uses 256 bit encryption.

We use cookies to help us administer the home banking homepage. Some browsers allow you to reject cookies from servers. If you don't allow us to set a cookie upon entering the site, you will not be able to log in. The cookie we set contains information we need for security, and allows us to time out your authority to view information. We place the cookie with instructions that it can only be sent to a server in our home-banking domain. A cookie cannot be used to extract data from your PC. We do not store your Access Code, User Id or Password in your cookie.

The cookie we set will time out your access authority to our home banking homepage. Until it times out, you can come back to our home banking without logging in. After the time out period, you will need to log in again. Remember that most browsers will let you use a BACK button to view previously visited documents, even if your viewing authority has expired. For this reason, the only way to keep others from viewing your account balance is to logout of the browser when you are finished with your session. This is especially important if you are using a public or shared computer.

LIABILITY FOR UNAUTHORIZED TRANSFERS

Tell us AT ONCE if you believe your password has been lost or stolen and immediately change your password from within your Member.Net home banking homepage. Calling is the best way to notify us immediately 319-395-7060. You risk losing all the money in your account. If you tell us within two (2) business days, you can lose no more than \$50 if someone used your password without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your password. If we were told and we can prove we could've stopped the theft, you could lose as much as \$500. 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 you lost after the sixty (60) days. If we were told in time and we can prove that we could have stopped the theft from taking place. Possible exceptions may be granted, to extend the time periods. If you believe your password has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call 319-395-7060 or write to: Quaker Oats Credit Union, 3535 Center Point Road NE, Cedar Rapids IA 52402.

ERRORS AND QUESTIONS

In case of error or questions about your electronic transfers, call us at 319-395-7060 or write us at 3535 Center Point Road NE, Cedar Rapids IA 52402 as soon as you can. You may also email us at heather@quakeroatscu.com, shelby@quakeroatscu.com (strictly for errors or questions). You will have sixty (60) days to notify us of the error. You will need to tell us:

Your Name and Account Number;

Why you believe there is an error and the dollar amount involved;

Approximately when the error took place.

If you tell us orally, we may require 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 and correct any error promptly. If we need more time, we may take up to forty-five (45) days to investigate the complaint, but you will have the use of the funds in question after the then (10) business days. 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 during the investigation. If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation. If you need more information about our error resolution procedures, call us at the telephone number shown above. All transactions are legally binding and any disagreements will be handled according to the laws of the state of IA.

OUR LIABILITY

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement/disclosure with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance: If, through no fault of ours, you do not have enough money in your account to make the transfer; or, if the home banking equipment or software was not working properly and you knew about the maintenance period when you started the transfer; If circumstances beyond our control (such as fire or flood) prevent the transfer despite reasonable precautions that we have taken.

We shall not be responsible for any other loss, damage, or injury whether caused by the equipment, software, and/or home banking service, nor shall we be responsible for any direct, indirect, special, or consequential damages arising in any way out of the installation, use, or maintenance of your equipment, software, and/or service, except where the law requires a different standard. We do not make any warranties of fitness for a particular purpose or warranties of merchantability.

I have read the above disclosure and agree to follow the recommended policies and procedures.

ACCEPT

DECLINE

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