



St. Patrick's Co-operative Credit Union Ltd.
P. O. Box B33 Brades* Montserrat W. I.
Tel: (664)491-3666 * Fax: (664)491 6566 * Email: info@spccu.ms

Introduction

This page explains the terms and conditions for using our Digital Banking Service and provides certain disclosures and information to you concerning the service. Each of your accounts at St Patrick's Co-operative Credit Union Ltd (SPCCU) is also governed by the applicable account disclosure/agreement and the SPCCU's Anti- Money Laundering and Counter Terrorist Financing Policies and Procedures.

How To Access Your Accounts

To access your accounts through our Digital Banking service, you must have your account number and a Digital Banking password. This information is requested when you visit our Digital Banking pages.

The password that is used to gain access to your information should be kept confidential, just as you would keep other PINs and security codes confidential. For your protection we recommend that you change your Digital Banking access 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 SPCCU at once at 1-664 491 3666.

You cannot use email to initiate transactions, change information or inquire on your account (s). We will not respond to these types of requests via email since we cannot be certain we are corresponding with you. Please use the appropriate functions within our Digital Banking service, call 1-664 491 3666 or visit the credit union for these functions.

To get an initial password for the Digital Banking service, use the Digital Banking Enrollment Form.

Fees

There is currently no fee for accessing your account(s) through our Digital Banking service. We reserve the right to impose / change the fee amount, if necessary, after providing 30 days notice to all users at the Digital Banking login page and/or email address.

Your Internet Service Provider (ISP) probably charges you a fee to access the Internet via its server. We have no control over ISP-related fees.

Available Services and Limitations

1. Transfers: You may transfer funds between your Deposits or Loan Accounts as the account agreements may allow.
2. Account Balances: You may view your Deposit and Loan Account balances. It is possible that some transactions that affect these balances, and have been processed by the credit union, are not yet included in the balance at the time you view it. 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. The information regarding your account balances on this website is provided to you as a courtesy pursuant to your request. For members that have filed a petition seeking bankruptcy protection under any chapter of the U.S. Bankruptcy Code, no demand for payment is hereby made, and the information provided is not to be construed as an attempt to collect or recover any claim or debt in violation of the provisions of 11 U.S.C. Section 362.
3. Transaction History: You may view the transaction history for any loan or deposit account. It is possible that some transactions are not yet included in the history at the time you view it even though they may have been processed by the credit union. The main credit union computer system is always the official record of account history.
4. Download Transactions: You may download transactions in various formats (as available on our site) for import into personal financial software programs such as MS Money®.
5. 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.
6. Password Changes: If you are a Digital Banking user, you may change your password at any time from within the Digital Banking section. For your protection we recommend that you change your Digital Banking password regularly.
7. Additional Services: From time to time, we will announce additional services which are available through our Digital 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 online access at any time.

Business Day

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

Online Privacy

Our Digital 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 Digital Banking server and your PC. All Digital Banking logins are logged by the server. For authenticated members who use Digital Banking, we collect and store certain information such as how often you visit the

Digital Banking section, dates and times of visits and which pages are being used. We use this information for internal review 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 additional 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 information with other companies, agencies and law enforcement officials as we determine necessary or as we are required by law.

Protecting Children's Online Privacy

We do not knowingly collect, nor is our Digital Banking site designed or directed, to use personal information from children under the age of 17 without containing verifiable consent from their parents. Should a child whom we know to be under the age of 17 send personal information to us, we will only use that information to respond directly to that child, seek parental consent or provide parental notice.

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 the Digital Banking section. Calling is the best way to notify us immediately.

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 can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason kept you from telling us, we will 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:

1-664 491 3666

or write:

P.O. Box B33, Brades, Montserrat, W.I.

Statements

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

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:

- a. If, through no fault of ours, you do not have enough money in your account to make the transfer;
- b. If the Digital Banking equipment or software was not working properly and you knew about the breakdown when you started the transfer;
- c. If circumstances beyond our control (such as fire, flood or power failure) 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 the Digital 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 concerning the equipment, the software or any part thereof, including, without limitations, any warranties of fitness for a particular purpose or warranties of merchantability.

Termination of Electronic Fund Transfer Services

You agree that we may terminate this Agreement and your electronic fund transfer services if you, or any authorized user of your Digital Banking services or password, breach this or any other agreement with us; or if we have reason to believe that there has been an unauthorized use of your accounts or password.

You or any other party to your account can terminate this Agreement by notifying us in writing. Termination of service will be effective the first business day following receipt of your written notice. Termination of this Agreement will not affect the rights and responsibilities of the parties under this Agreement for transactions initiated before termination. Digital Banking services may be terminated to those members that cause a loss to the Credit Union.

Notices

The Credit Union reserves the right to change the terms and conditions upon which this service is offered. The Credit Union will mail notice to you at least thirty (30) days before the effective date of any change, as required by law. Use of this service is subject to existing regulations governing the Credit Union account and any future changes to those regulations.

Errors and Questions

In case of errors or questions about your electronic transfers, telephone us at 1-664 491 3666. We must hear from you no later than sixty (60) days after you learn 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 that 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 ten (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.

We will notify you with the results within three (3) business days of completing our investigation. If we decide there was no error, we will send you a written explanation. You may request copies of the documents that we used in our investigation.



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APPLICATION FOR ONLINE ACCESS

Complete in BLOCK LETTERS/CAPS and TICK where appropriate

DATE OF APPLICATION:	Day	Month	Year	ACCOUNT #	

MEMBER INFORMATION

Full name of Applicant [State Mr, Miss or Mrs]	M__				Male		Female			
Date of Birth:	Day	Month	Year	Phone	H		W		C	
Physical Address:										
E-mail Address:										
Identification Type:					ID Number:					

NB: If submitting application electronically please provide a copy of your valid photo ID.

I confirm that the information given on this application is accurate and hereby undertake to abide by the terms and conditions of this agreement. I acknowledge and agree to be guided by St. Patrick's Co-operative Credit Union Limited Online Access Service Agreement and Use.

Signature of Applicant _____ Date: _____

Signature of Witness: _____ Date: _____

NB: Overseas members must have their signatures witnessed by a Notary Public.

SPCCU OFFICIAL USE ONLY

APPROVAL

Verified by: _____ Date: _____

Approved By: _____ Date: _____

LOGIN Information

Your login information will be sent to you via the email address that you provided above.