

Online Banking

All it takes is a computer and Internet access to enjoy the benefits of FREE unlimited online banking. View and print account balances, histories and copies of cleared checks, transfer funds between your accounts, apply for a loan and more.

Bill Payer*

No checks to write, envelopes to seal or stamps to buy! Pay your bills automatically anytime online from your checking account.

- FREE – unlimited payments
- Pay your mortgage, rent, utilities, insurance - any bill you want
- Schedule bills to be paid automatically - weekly, monthly, recurring payments or a one-time payment



Mobile Banking

Access your credit union account information from a web-enabled wireless phone around the clock.

E-Statements*

Tired of waiting for your account statements to arrive by mail? Receive your statements online with E-Statements. It's free and secure. You'll receive an e-mail notification when your most recent E-Statement is available. Get rid of paper storage hassles because you can save E-Statements to your computer or a disk and print them whenever you like.

Keeping It Safe and Secure

Our online banking system uses leading technology to ensure the security of financial data. After you sign on using your Peoples Audio Teller (PAT) Personal Identification Number and temporary password, we encourage you to change your PIN and password at any time so you're the only one with access to this information.

Sign Up Now

To sign up for free online banking, simply complete and return the attached application. Or, print the application at our web site and mail it back (signature required). Once you have signed up for online banking you can begin to receive your statements and notifications electronically and start to pay your bills online.

www.pcufla.org

**You must sign up for Online Banking before you can activate the Bill Payer or E-Statements services.*



**Peoples
Credit Union**
The Community Credit Union

CALL CENTER

MIAMI-DADE: 305-893-4880

BROWARD: 954-704-4100

TOLL FREE: 1-800-243-1077

Outside Miami-Dade and Broward County

PEMBROKE PINES

Corporate Headquarters

9560 Pines Blvd.

Pembroke Pines, FL 33024

BISCAYNE

11645 Biscayne Blvd.

North Miami, FL 33181

HIALEAH

1800 W. 49th Street

Hialeah, FL 33012

MIAMI

6301 Biscayne Blvd.

Miami, FL 33138

MIAMI BEACH

Mount Sinai Medical Center

4300 Alton Road

Miami Beach, FL 33140

NORTH MIAMI

680 N.E. 124th Street

North Miami, FL 33161

WEB SITE

www.pcufla.org

E-MAIL

contactus@pcufla.org



Online Services



**Peoples
Credit Union**
The Community Credit Union

PEOPLES CREDIT UNION
ONLINE BANKING AGREEMENT AND DISCLOSURE

This Online Banking Agreement and Disclosure ("Agreement") is the contract which covers you and our rights and responsibilities concerning Online Banking services offered to you by Peoples Credit Union. The Online Banking service permits you to electronically initiate account transactions involving your accounts and to communicate with Peoples Credit Union. In this Agreement, the words "you", "your" and "yours" mean those who request and use Online Banking, any joint owners of accounts accessed under this Agreement or any authorized users of this service. The words "we", "us" and "our" mean Peoples Credit Union. The word "account" means any one or more accounts you have with Peoples Credit Union. By requesting and using the Online Banking service, each of you, jointly and severally, agree to the terms and conditions in this Agreement, and any amendments.

Account Access. If we approve your application for the Online Banking service, you may use a personal computer to access your accounts. You must use your PIN # and password along with your account number to access your accounts. The Online Banking service is accessible seven (7) days a week, twenty-four (24) hours a day. You will need a personal computer, direct dial modem and access to the Internet (World Wide Web). You are responsible for the installation, maintenance and operation of any software and your computer. Peoples Credit Union will not be responsible for any errors or failures involving any telephone service, Internet service, software installation or your computer.

Types of Transactions. At the present time, you may use the Online Banking service to:

- Transfer funds between your checking, savings and loan accounts.
- Transfer funds to accounts of other members you authorize for any of your accounts.
- Review account balance and transaction history for any of your checking, savings or loan accounts.
- Request a withdrawal from any checking, savings, money market or club account (except Christmas Club) by check mailed to you.
- Check reorders
- Purchase certificates of deposit
- Download your account information to financial management software programs like Quicken® or Microsoft® Money, if applicable.
- Conduct other transactions permitted by Peoples Credit Union
- Communicate with Peoples Credit Union using the electronic mail ("E-Mail") feature.

Transactions involving your deposit accounts, including e-mail requests for checking account stop payment(s), will be subject to the terms of your account agreement and transactions involving a line of credit account will be subject to your loan agreement and disclosures, as applicable.

Service Limitations. The following limitations on Online Banking transactions may apply in using the services listed above:

- Transfers.** You may make funds transfers to other accounts of yours as often as you like. You may transfer or withdraw up to the available balance in your account or up to the available credit limit on a line of credit at the time of the transfer, except as limited under this Agreement or your deposit or loan agreements. Peoples Credit Union reserves the right to refuse any transaction that would draw upon insufficient or unavailable funds, lower an account below a required balance, or otherwise require us to increase our required reserve on the account.
- Account Information.** The account balance and transaction history information may be limited to recent account information involving your accounts. Also, the availability of funds for transfer or withdrawal may be limited due to the processing time for ATM transactions and our Funds Availability Policy.
- E-Mail.** Peoples Credit Union may not immediately receive e-mail communications that you send and we will not take action based on e-mail requests until we actually receive your message and have a reasonable opportunity to act. If you need to contact Peoples Credit Union immediately regarding an unauthorized transaction or stop payment request, you may call any PCU branch.

SECURITY OF ACCESS CODE/PASSWORD. The personal identification number (PIN) and password issued to you for security purposes. Your PIN and password are confidential and should not be disclosed to third parties or recorded. You are responsible for safekeeping your codes. You agree not to disclose or otherwise make your PIN or password available to anyone not authorized to sign on your accounts. If you authorize anyone to use your PIN or password, that authority shall continue until you specifically revoke such authority by notifying Peoples Credit Union. If you fail to maintain the security of these access codes and Peoples Credit Union suffers a loss, we may terminate your Online Banking and account services immediately.

LIABILITY FOR UNAUTHORIZED ACCESS. You are responsible for all transfers you authorize under this Agreement. If you permit other persons to use the Online Banking service or access codes you are responsible for any transactions they authorize or conduct on any of your accounts. However, tell us at once if you believe anyone has used your access codes or accessed your accounts through Online Banking without your authorization. If you tell us within two (2) business days, you can lose not more than fifty dollars (\$50.00) if someone accesses your accounts without your permission. If you do not tell us within two (2) business days after you learn of the unauthorized use of your account or access codes, and we can prove that we could have stopped someone from accessing your account without permission if you had told us, you could lose as much as five hundred dollars (\$500.00).

Also, if your statement shows Online Banking 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 lost after the sixty days (60) if we can prove that we could have stopped someone from making the transfers if you had told us in time. If a good reason (such as a hospital stay) kept you from telling us, we will extend the time periods.

If you believe that someone has used your access codes or has transferred or may transfer money from your account without your permission, call any PCU branch or write us at:
Operations Department, Peoples Credit Union
680 NE 124 Street • North Miami, FL 33161

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

FEES AND CHARGES. At this time there are no charges for Online Banking services. From time to time, the charges may be changed. We will notify you of any changes as required by law. If you request a transfer or check withdrawal from your line of credit account, such transactions may be subject to charges under the terms and condition of your loan agreement.

PERIODIC STATEMENTS. Transfers and withdrawals transacted online will be recorded on your periodic statement. You will receive a statement monthly unless there is not a transaction in a particular month. In any case, you will receive a statement at least quarterly.

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

- As necessary to complete transfers.
- To verify the existence of sufficient funds to cover specific transactions upon the request of a payee or a third party, such as a credit bureau or merchant;
- To comply with government agency or court orders;
- If you give us your written permission.

PEOPLES CREDIT UNION'S LIABILITY FOR FAILURE TO MAKE TRANSFERS. If we do not complete a transfer from your account on time or in the correct amount according to our Agreement with you and the instructions you transmit, we will be liable for your actual losses or damages. However, Peoples Credit Union will not be liable:

- If, through no fault of ours, you do not have adequate funds in your account to complete a transaction, your account is closed, or the transaction amount would exceed your credit limit on your line of credit, if applicable.
- If you used the wrong access code/password or you have not properly followed any applicable computer, Internet Access, or Peoples Credit Union user instructions for making transfer and bill payment transactions.
- If your computer fails or malfunctions or the Online Banking service was not properly working and such problem should have been apparent when you attempted such transaction.
- If circumstances beyond our control (such as fire, flood, telecommunication outages, postal strikes, equipment or power failure) prevent making the transaction.
- If the funds in your account are subject to an administrative hold, legal process or other claim.
- If you have not given Peoples Credit Union complete, correct and current instructions so we can process a transfer.
- If the error was caused by a system beyond Peoples Credit Union's control, such as your Internet Service Provider.
- If there are other exceptions as established by Peoples Credit Union from time to time.

TERMINATION OF ONLINE BANKING SERVICES. You agree that we may terminate this Agreement and your use of the Online Banking services if you or any authorized user of your account breaches this or any other agreement with us; or, if we have reason to believe that there has been an unauthorized use of your account or access code/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. However, termination of this Agreement will not affect the rights and responsibilities of the parties under this Agreement for transactions initiated before termination.

NOTICES. Peoples Credit Union reserves the right to change the terms and conditions upon which this service is offered. Peoples Credit Union will mail notice to you at least twenty-one (21) days before the effective date of any change, as required by law. Use of the Online Banking service is subject to existing regulations governing your accounts and any future changes to those regulations.

BILLING ERRORS. In case of errors or questions about your Online Banking transactions, telephone us at (305) 893-4880 or write to us at Peoples Credit Union, 680 N.E. 124 Street, North Miami, FL 33161 as soon as you can. We must hear from you no later than sixty (60) days after we sent the first statement on which the problem appears.

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

If you tell us verbally, we may require that you send us your complaint or question in writing within ten (10) calendar days. We will determine whether an error occurred within ten (10) business days after we hear from you and we will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error, so that you will have the use of the funds 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 ten (10) business days, we may not credit your account.

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

If a notice of error involves an electronic fund transfer that occurred within thirty (30) days after the first deposit to the account was made, the applicable time periods for action shall be twenty (20) business days in place of ten (10) business days. If a notice of error involves an electronic fund transfer that was initiated in a foreign country or occurred within thirty (30) days after the first deposit to the account was made, the applicable time period for action shall be ninety (90) calendar days in place of forty-five (45) calendar days.

ENFORCEMENT. You agree to be liable to Peoples Credit Union for any liability, loss, or expense as provided in this Agreement we incur as a result of any dispute involving your accounts or services. You authorize the Peoples Credit Union to deduct any such liability, loss, or expense from your account without prior notice to you. In the event either party brings a legal action to enforce the Agreement or collect any overdrawn funds on accounts accessed under this Agreement, the prevailing party shall be entitled, subject to applicable law, to payment by the other party of its reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions, if applicable.

If you feel that we have violated any applicable law, you may notify: Financial Administration, Department of Banking and Finance, Office of the Comptroller, State of Florida, Tallahassee, FL 32399-0350.

GOVERNING LAW. This Agreement shall be governed by and construed in accordance with all applicable federal laws and all applicable substantive laws of the State of Florida where you opened your account, and the Bylaws of the Credit Union as they now exist or may be hereafter amended. You understand that we must comply with these laws, regulations, and rules. You agree that if there is any inconsistency between the terms of the Agreement and any applicable law, regulation, or rule may be modified by Agreement between us.

Important: Fair Credit Notice - We may report information about your loan and deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Online Banking Application

Account Number _____

Name _____
PRINT PRIMARY ACCOUNT HOLDER'S NAME

Address _____

City _____

State _____ Zip Code _____

E-mail address _____

Home Phone _____

Daytime Phone _____

Complete this section to sign up for Online Banking

Personal Identification Number (PIN)

Your PIN for PAT (Peoples Audio Teller) will be the same for Online Banking.

For security purposes, we recommend that you change this PIN the first time you log on to Online Banking.

Password

Please select a temporary password: *(alphanumeric 6-10 characters)*

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For security purposes, we recommend that you change this password the first time you log on to Online Banking and periodically thereafter.

I elect to receive my Credit Union statements and notifications electronically. I understand that I must notify the Credit Union in writing if I change my e-mail address.

Agreement: By signing below, you agree to abide by the terms and conditions of the Electronic Services and Electronic Funds Disclosure, which you received when you opened your Peoples Credit Union account(s), and the Online Banking Disclosure available online. You also agree that all information provided is accurate, and understand that anyone with whom you share your PIN and/or Password shall be considered an authorized user. Your signature also acknowledges that you understand that Online Banking will allow you to access your Peoples Credit Union accounts online.

Primary Signature X _____
PRIMARY ACCOUNT HOLDER

Joint Account Holder Name _____

Joint Signature X _____
JOINT ACCOUNT HOLDER

Date _____

Note: You must sign up for Online Banking before you can activate the Bill Payer service.

Notification

Peoples Credit Union will process your application within two business days of receipt.