

Getting Started with Online Banking/Virtual Branch

LOGGING IN

1. On the homepage of our website, www.netfcu.org, you will find a blue bar labeled "**Online Banking Login**". (Click in the box that reads *Logon ID*.)
2. Your *Logon ID* is the Member Number. (No spaces or dashes)
3. Your **temporary** Security Code is the last four numbers of your primary phone number.
4. The first time you access Virtual Branch you must change this temporary Security Code. A Security Code must be any 8 alpha - numeric code with at least 2 numbers.

Protect this code just as you do your ATM PIN number.

5. You will be prompted to create a Security Phrase, this will appear every time you login so that you know the system recognized your ID and Security Code.
 6. The final step in your initial set up is selecting and answering 3 security questions. You will be prompted to answer 1 of the 3 questions at random if you, log in from a different IP address, if you entered the wrong security code, or if you have too many unsecure cookies in your recent history or saved on your computer.
- ❖ This is called Layered Security; it is used to protect you and your account from being tampered with or hacked.
 - ❖ If you have a joint account and would like each holder to have their own Online Banking IDs, notify NETFCU and we would be glad to set them up.

**If you forget your Security Code, contact us at 1-800-343-7126 and the Service administrator will reset your Security Code after confirming your identity.*

FOR SECURITY PURPOSES WE HIGHLY RECOMMEND YOU DO THE FOLLOWING;

Change your Logon ID so that you no longer use your social security number.

The screenshot shows the TEAMSTERS FEDERAL CREDIT UNION website. At the top, there is a navigation bar with tabs for Overview, Online Banking, Bill Payment, and Self Service. The Self Service tab is highlighted. Below the navigation bar, there are several boxes for user services: E-mail, Alerts, Personal Info, Security Information, and Additional Services. The Security Information box contains options to Change Logon ID, Change Security Code, Change EA Challenge Questions, and Change Security Phrase. Two callouts are present: '1. Click on the Self Service Tab' with an arrow pointing to the Self Service tab, and '2. Click on Change Logon ID in the Security Information Box' with a bracket pointing to the Change Logon ID option.

NEW ENGLAND
TEAMSTERS
FEDERAL CREDIT UNION

Overview Online Banking Bill Payment Self Service

Change Login ID

Current Login ID xxxxx1234

New Login ID

Verify New Login ID

OK

3. Your current Login ID should be listed.
Enter your new ID then again to verify it.

The Logon ID must be 6-50 alpha and numeric characters

ONLINE BANKING

Virtual Branch Online Banking allows you to review account balances and history, transfer funds, review and change scheduled transfers, and look at transfer history.

The **Account Summary** feature provides a list of your accounts including account number, type of account, and except for Investment (CD) Accounts, available balance. When you select an account from the list of accounts, you are presented with the **Account Detail** screen including current balances, rate information, next payment date and amount on loans, and other useful information about the account. This screen also includes up-to-the minute transaction history for each account. Each transaction is displayed with posted date, amount, type of transaction, and balance afterward. Some types of accounts have additional history information as well. We maintain your transaction history on-line for up to 45 days.

The **Account Transfer** feature offers three types of transfers:

- Immediate - A transfer is attempted immediately. You are notified immediately if the transfer is successful, similar to an ATM transaction.
- One-time - A transfer is made on a date that you specify.
- Automatic - A transfer is made starting on a date and as many times as you specify.

Transfers that are set up for future dates are called “scheduled” transfers. These transfers may be either one-time or automatic. The first transfer date may be no more than 18 months in the future. Scheduled transfers are processed on the scheduled date. Transfers scheduled for non-business dates (such as January 1 or weekends) are processed on the next business day for one-time transfers and on the previous business day for automatic transfers. The **Scheduled Transfers** feature allows you to review pending one-time or automatic transfers or cancel a transfer before it occurs. You may also change information, depending on the type of scheduled transfer:

- One-time transfer - You can change the amount and date of the transfer.
- Automatic transfer - You can change the amount, next transfer date, number of transfers, and transfer frequency. Any change will affect all future transfers.

If you want to change the FROM or TO account, you must cancel the transfer and set it up correctly. An immediate transfer takes place the instant it has been confirmed, so it cannot be modified or canceled afterward.

The ***Transfer History*** feature provides the details and status of transfers that you have made. You may select which transfer(s) you want to review. If you do not specify any criteria, all available transfer history will be presented. If you specify:

- Account number - You will receive history for all transfers for that account.
- Transfer dates - You will receive history for all transfers from the start-date to the end-date specified.
- Transfer amount - You will receive history for all transfers within plus or minus \$10 of the specified amount.

If you want to direct the search to a more restricted list of past transfers, you may specify any combination of transfer details.

MAIL IT ELECTRONIC MESSAGING

You can use *Mail IT* to communicate with our customer service department. *Mail IT* allows you to review, save, and delete received messages and to send new messages to Customer Service. You can use Mail at any time to communicate questions, problems or requests. Communicating has never been so simple.

From time to time, you may be notified by automated messages of problems resulting from your use of the Service. You are notified immediately after you Login to the Service of any new messages in your Inbox.

Personal Options

You can use Personal Options to change your Security Code and to add or delete an account. At the time of enrollment, the accounts you specified were set up for you on Virtual Branch. After enrollment, you may change account information as follows:

- Add a new account to home banking
- Delete an existing account from home banking

You may only delete an account from the service after all scheduled transfers or payments attached to it have been canceled.

Your Virtual Branch home address is not functional. Should you wish to change your Credit Union home address, home or work telephone numbers, please write or e-mail us your information.

SERVICES TERMS AND CONDITIONS

The following terms and conditions govern the manner in which the New England Teamsters Federal Credit Union will provide Virtual Branch Online Banking to You:

Our Customer Service Information

Our Customer Service is available at 1-800-343-7126 during the following hours:

From 8:00 am to 5:00 pm week days and after hours, and on Saturdays and Sundays calls are answered by a voice mail system.

Mail may also be addressed to: **New England Teamsters Federal Credit Union
1 Wall Street, Suite 402
Burlington, MA 01803**

Services

You authorize us to utilize Electronic Data Systems (EDS) to provide the Services to You on Our behalf.

We reserve the right to refuse to make any transfer.

The Payment Date indicated by you must always be a Business Day (as defined below). If it is not, the Payment Date will be deemed to be the first Business Day after the date indicated.

Limitation Under no circumstances will we be liable if we are unable to complete any transfers initiated in a timely manner via the Services because of the existence of any one or more of the following circumstances:

1. You do not obtain Confirmation at the time you initiate a payment and/or transfer.
2. The designated Account does not contain sufficient available funds to complete the payment and/or transfer.
3. You have closed the designated Account.
4. We have identified You as a credit risk, and have chosen to terminate your subscription to the Services.
5. The Services, Your equipment, the software, or any communications link is not working properly and You know or have been advised by Us about the malfunction before You execute the transaction.
6. Circumstances beyond our control (such as, but not limited to, fire, flood, or interference from an outside source) prevent the proper execution of the transaction and we have taken reasonable precautions to avoid these circumstances.

WE ARE NOT RESPONSIBLE FOR ANY OTHER LOSS, DAMAGE OR INJURY, WHETHER CAUSED BY YOUR EQUIPMENT OR SOFTWARE, THE SERVICES, OR ANY TECHNICAL OR EDITORIAL ERRORS CONTAINED IN OR OMISSIONS FROM ANY USER GUIDE/BROCHURE RELATED TO THE SERVICES. WE SHALL NOT BE RESPONSIBLE FOR ANY DIRECT, INDIRECT, SPECIAL OR CONSEQUENTIAL DAMAGE ARISING IN ANY WAY OUT OF THE INSTALLATION, USE OR MAINTENANCE OF YOUR EQUIPMENT, SOFTWARE OR THE SERVICES, EXCEPT WHERE THE LAW REQUIRES A DIFFERENT STANDARD.

Transfer Cancellation/Modification Except for those transfers which are completed immediately, you may cancel or modify a transfer up to 2:00 p.m. Eastern Time (ET) the same Business Day you schedule for transfer.

Statements All transfers made via the Services will be listed on your monthly Account statements (Statement) that you receive from us.

New Services

We may, from time to time, introduce new services or enhance the existing Services. We shall notify you of the existence of these new or enhanced services. By using these services when they become available, you agree to be bound by the obligations concerning these services, which will be sent to you.

Care of Your Security Code and Security

You agree that you will not give your Services security code (Security Code) or make it available to any other person. If you believe that Your Security Code has been lost or stolen, or that someone has made payments and/or transfers using Your Security Code without Your permission, notify Us IMMEDIATELY by phone any time during Customer Service hours or send an electronic message through the Service.

Your Liability for Unauthorized Payments

If you believe that your Security Code has been lost or stolen; notify Us IMMEDIATELY as provided above in order to keep your possible losses down. If you notify us within two (2) Business Days after you learn of the loss or theft, your maximum liability is \$50.00.

If you do NOT notify us within two (2) Business Days after you learn of the loss or theft of your Security Code, and we can prove that we could have prevented someone from using Your Security Code if you had told us in time, your maximum liability is \$ 500.00.

If your Statement contains payments and/or transfers that you did not make, notify Us IMMEDIATELY. If You do not notify Us within sixty (60) days after the Statement was mailed to You, You may not get back any of the money You lost 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 (such as a hospital stay or a long trip) prevented you from telling Us, We may at our discretion, extend the time.

Errors and Questions

Contact Us as soon as possible at either the address or telephone number described above if You think that a payment and/or transfer listed on Your statement is in error, or if You need more information about a payment and/or transfer listed on the Statement. We must hear from you no later than sixty (60) days after you received the first Statement on which the problem or error appeared.

When you call or write Us, You must:

1. Tell your name and User ID.
2. Describe the transfer you are unsure about (Account Information, Transaction Date, Transaction Amount) and explain as clearly as you can why you believe it is an error or need more information. If possible, please provide us with the Confirmation Number for such transaction.
3. Tell us the dollar amount of the suspected error. If you tell us orally, or by using the Services' electronic mail, we may require that you send your complaint in writing within ten (10) Business Days. We will tell you the result of our investigation within ten (10) Business Days after we receive your complaint and will correct any Services error promptly. If we need more time, we may take up to forty-five (45) days to investigate the complaint or question. If we decide to do this, we will recredit Your Account within ten (10) Business Days after we hear from you, for the amount you think is in error in order that you may have the use of the money during the time it takes to complete our investigation. If we ask you to put your question or complaint in writing and we do not receive it within ten (10) Business Days, we may not recredit your Account.

If we decide that there was no error, we will mail or transmit to you a written explanation within three (3) Business Days after we have completed the investigation, and within ten (10) Business days of the date of such explanation, We will debit your account of the amount previously recredited to you for use during the time we took to complete our investigation. You may ask for copies of documents used during our investigation.

Disclosure of Account Information to Third Parties We will only disclose information to third parties about Your Accounts:

1. When it is necessary for completing transfers;
2. In order to comply with a government agency or court order; or
3. If you give us your permission.

Charges

In the event we are unable to process a Services transaction, (if, for example, there are insufficient funds in Your designated Accounts) the transaction will result in a "Failed Payment and/or Transfer". In such event, we will charge the total cost of the transaction, including any service charges, to you. In the event of repetitive Failed Payment and/or Transfer, We reserve the right to suspend your subscription to the Services. This suspension may be without prior notice to you. If your subscription is suspended, transactions which were previously initiated may still continue to be processed unless canceled and confirmation of such cancellation is provided as specified below. Suspension will be handled by Customer Service and all inquiries and correspondence relating thereto including requests for reinstatement should be directed to Customer Service. In the event your subscription is suspended, we will notify you by mail to your listed address. In the event that Your claim or debt has to be referred to a third party for collection, You agree, to the extent permitted by law, to pay all costs and fees incurred in collecting the outstanding balances, including reasonable attorneys' fees and court costs.

Fee Schedule You agree to pay us the fees to be published by us from time to time.

Additional Terms and Conditions

1. In addition to the foregoing, you agree to be bound by and comply with the requirements of the Services User Guide and applicable state and federal laws and regulations. We agree to be bound by them too.
2. We reserve the right to terminate your use of the Services, in whole or in part, at any time without prior notice.
3. You may cancel your subscription to the Services, upon thirty (30) days prior notice to Customer Service. You will be responsible for all transfers you have requested prior to termination and for all other charges, fees, and taxes incurred.
BE SURE TO CANCEL ALL OUTSTANDING TRANSFER ORDERS WITHIN THE 30-DAY NOTIFICATION PERIOD. WE WILL NOT BE LIABLE FOR TRANSFERS NOT CANCELLED OR MADE DUE TO YOUR ACTIONS RELATED TO SERVICE TERMINATION.
4. These Terms and Conditions, the Services User Guide and applicable Services fees and charges may only be altered or amended by us. In such event, we shall send notice to you at your listed address or transmit notice of the alteration or amendment over the Services. Your use of the Services following receipt of such notice constitutes acceptance of such alterations or amendments.
5. In the event of a dispute regarding the Services, you and we agree to resolve this dispute by looking to these Terms and Conditions. These Terms and Conditions shall supersede any and all other representations made by you or our employees.
6. These Terms and Conditions shall be governed by and construed in accordance with the laws of the State of Massachusetts.
7. Business Days are Monday through Friday excluding normal banking holidays.