

LONG ISLAND REALTORS FEDERAL CREDIT UNION
INTERNET TELLER
ACCESS REQUEST AND AGREEMENT
WWW.LIRFCU.COM

By signing this agreement, you are applying for access to the Credit Union's Internet Teller. With this service, you will be able to access your account balances and update your personal information.

You acknowledge account transaction history is not immediate upon receiving access to the Internet Teller, but is built through uploads by the Credit Union each business day. The first upload will create a seven day history, and over the course of the next three-four weeks, the history will increase until a full month of transactions is available. The one month history will then be maintained daily.

The Credit Union will upload new balance information on each business day between 3p.m. and 4 p.m.. The Internet Teller will not be accessible to members during the update process. If you get a warning that the Internet Teller is not available, please wait a few minutes and try again. The Internet teller provides the date and time of the last update, therefore if you made a transaction after the last update, it would not be reflected in your balance until the next update. If you've made a transaction prior to the last update and it is not reflected in your account, please contact the Credit Union to find out why the transaction was not posted.

You should exercise caution in providing authority, information, documentation or access to others. Any access to the Internet Teller made by any person authorized by you, or to whom you have provided the means to access your accounts or other services shall be deemed to be authorized by you, and the Credit Union will not have any responsibility or liability whatsoever for such transactions. Further, you and the person authorized shall be jointly and severally responsible to the Credit Union for all access or use of your accounts or services with us.

You agree that all owners and authorized users may have access to all of the information you provide to us, or which we gather and maintain regarding our relationship with you. This includes but is not limited to, information regarding transactions, account history, your loan relationships with us, and other information relating to or arising with regard to any of your accounts, loans, or other services with us. You acknowledge and agree that any owner of a joint account or service, or any co-borrower may provide authority to others, who will have access to all such information as all owners and/or co-borrowers.

You consent and agree that your use of a key pad, mouse or other device to select an item, button, icon or similar act/action while using any electronic service we offer, or in accessing or making any transaction regarding agreement, acknowledgement, consent, terms, disclosures, or conditions, constitutes your signature, acceptance and agreement as if actually signed by you in writing.

You acknowledge that the Internet is considered inherently insecure. Therefore, you agree that we have no liability to you whatsoever for any loss, claim or damages arising or in any way related to our response(s) to any email or other electronic communication which we in good faith believe you have submitted to us. We have no duty to investigate the validity or to verify any email or other electronic communication, and may respond to an email at either the address provided with the communication or the email address in your Membership Application and Signature Card or on this agreement.

Although having no obligation to do so, we reserve the right to require authentication of emails or electronic communications. The decision to require authentication is at the sole discretion of the Credit Union. We will have no obligation, liability, or responsibility to you or any other person or company if we do not act upon or follow any instruction to us if a communication cannot be authenticated to our satisfaction,

Regular non-encrypted e-mail is not secure. Accordingly, you should exercise caution regarding e-mails and other electronic communications.

Our website may contain links to third party websites. We provide these links as a service to you. When you link to a third party website you leave our website. We want you to be aware that we are not responsible for the privacy practices of any other websites. We encourage you to read the privacy policies of any website you access, especially if individual identifying information is being collected. We are not affiliated or any agent of any third party website that you link to via our website.

Long Island Realtors Federal Credit Union—Internet Teller Access Agreement Form

The Credit Union is assigning you a temporary password as shown below. The first time you sign onto the Internet Teller, you will be prompted to choose a new password. If you feel someone may have gained access to your password or, should you forget your password, please contact the Credit Union immediately.

By Signing below, you agree to the terms and conditions as outlined in this Newsletter.

Member's Email Address (Not Required)

Member's Signature

Date

If you cannot sign this form in person at the Credit Union, please have your signature notarized prior to returning the form to the Credit Union at 300 Sunrise Hwy, West Babylon NY 11704. This form must be signed by the member – joint account owners cannot request access.

State of _____

County of _____

I hereby certify that on the _____ day of _____, _____, before me

_____ personally appeared and executed this document

Members Name

STAMP HERE

Notary Public

My Commission Expires: _____

Do not write below this line. Credit Union Use only.

Temporary Password _____ (Password is case sensitive)

Member Name Account Number

Access Date entered on FedComp Date- Time- By-

Access Date entered on Website Date- Time- By

**Once we receive your access request agreement, further information will be forwarded .
If you have any questions or require additional information, please do not hesitate to
contact us at
(631)661-4800 ext 371**