



131 George Street  
Oswego, NY 13126  
315.342.5300  
Fax: 315.342.5294

# Online Services Request Form

Complete and sign this form then scan, fax, or return completed form to any Compass FCU branch or email to [memberservice@compassfcu.com](mailto:memberservice@compassfcu.com)

## Basic Information

Member Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

ZIP Code \_\_\_\_\_

Email Address (Once activated you will receive a monthly email notifying you when your e-Statement is available to view.) \_\_\_\_\_

Account Number \_\_\_\_\_

Phone Number \_\_\_\_\_

### Online Service(s) & Request(s)

Indicate your request(s) by checking the appropriate box(es).

Online Banking

Enrollment

Update Information

Cancellation

eStatement (must have online banking to enable e-Statements)

Enrollment

Update Information

Cancellation

By signing below, you certify that the information on this application is complete, true, and submitted for the purpose of obtaining the electronic service(s) for the account(s) requested. You further agree that you have read, understood and agreed to the terms and conditions of the CU Online eServices Agreement & Disclosure.

Signature : \_\_\_\_\_

Signature : \_\_\_\_\_

Printed Name : \_\_\_\_\_

Printed Name : \_\_\_\_\_

Date : \_\_\_\_\_

Date : \_\_\_\_\_

#### For Credit Union Use Only:

Approved By: \_\_\_\_\_

Date Processed: \_\_\_\_\_

Rev. 5/18

**COMPASS FEDERAL CREDIT UNION  
CU ONLINE eSERVICES AGREEMENT AND DISCLOSURES**

The Compass Federal Credit Union is referred to as "we," located at 131 George St., Oswego, NY and our phone number is (315) 342-5300. "You" refers to the member-owner(s) of a share account who has requested from Compass FCU that account and any sub-account.

You agree to the rules and regulations affecting the use of the personal identification number and the CU Online service provided by us for your convenience.

**PERSONAL IDENTIFICATION NUMBER**

The personal identification number will be your "remote banking signature," and you are responsible for maintaining its confidentiality. The personal identification number should be memorized, not written, in order to prevent unauthorized use.

**AUTHORIZED USE**

You may transfer funds to and from the account(s) of a family member on which you are a joint owner, however, if you do so, you agree to provide a copy of this Agreement to each owner of the account(s).

**CONSUMER LIABILITY FOR UNAUTHORIZED COMPASS FCU  
ACCOUNT ACCESS TRANSACTIONS**

Tell us at once if you believe that your Personal Identification Number has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account plus your maximum overdraft and any other line of credit you may have. You may also go in and change your PIN number yourself. **YOU ARE FULLY LIABLE FOR YOUR PIN NUMBER AND THE ACCOUNT(S) TO WHICH IT IS TIED.** We will not reimburse any monies that you may lose if your PIN number is lost or stolen.

**NOTIFICATION PROCEDURE**

If you believe that your personal identification number has been LOST or STOLEN, or that someone has transferred money from your account without permission, call us at the number shown at the beginning of this Agreement, or write us at the address given at the beginning of this Agreement.

**TYPES OF TRANSACTIONS AVAILABLE**

You may use your personal identification number with the CU Online service to obtain account information related to any of your savings, checking and loan accounts regarding current balances, account history, YTD share dividend rates, prior year dividends earned, interests paid on each account, and certificate maturity date(s). You may also make transfers to your savings, checking accounts and make loan payments from your savings or checking account.

**TRANSFERS**

You can make transfers to your accounts as often as you like except for those accounts with transfer limitations as disclosed on the rate and fee schedule you received when you opened the account and any amendments to that schedule. You may transfer up to the available balance in your account at the time of the transfer except as limited under other agreements. We reserve the right to refuse any transaction that would draw upon insufficient funds or lower an account below a required balance.

CU Online transactions may be made at anytime, seven (7) days a week unless the service is unavailable due to computer back-up procedures or maintenance.

**DOCUMENTATION AND VERIFICATION OF TRANSFER**

If you have a checking account, you will receive a monthly statement of your account activity. If you only have a savings account, you will receive a quarterly statement.

**CONDITIONS UNDER WHICH WE WILL DISCLOSE  
INFORMATION TO A THIRD PARTY**

You agree that we may, and you hereby authorize us to, disclose information to third parties about your account(s) or the transfers you make (1) where it is necessary for completing transfers; (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; (3) in order to comply with government agency or court orders as permitted by law; or (4) if you give us your written permission.

**ERROR DOCUMENTATION**

Telephone or write us at the number and address shown at the beginning of this Agreement, as soon as you can, if you think your statement is wrong, or if you need more information about a transfer listed on a statement. We must hear from you no later than sixty-days after we send you the first statement. Please provide the following information: 1) Your name and account number. 2) Describe the error or transfer you are unsure about and a clear explanation of why you believe it is an error, or why you need more information. 3) The dollar amount of the suspected error.

If you tell us orally, we may require that you send 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 after we hear from you and 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 you will have the use of the money during the time it takes to complete our investigation. If we ask you to put your complaint or question in writing and do not receive it within ten (10) business days, we may not credit your account.

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 your investigation.

**CANCELLATION**

We may cancel your CU Online privileges at any time without notice or cause. You may cancel this Agreement at any time by providing us with written notice that you wish to cancel. Cancellation will be effective as of the date we receive the notice. Any cancellation or termination will not affect any of your existing liability to us.

**LIABILITY**

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement 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.
- It the CU Online system was not working properly and you knew it was not working properly when you started the transfer.
- If circumstances beyond our control (such as flood, fire or electrical outage) prevent the transfer, despite reasonable precautions that we have taken.

**MODIFICATION**

This Agreement may be amended by us without prior notice to you when such an amendment is immediately necessary to maintain or restore the security of the system or a member's account(s). Whenever possible, we will notify you in writing thirty (30) days, or as otherwise required by law, prior to the effective date of any other change in any term or condition of the Agreement.