

BRIDGETON ONIZED FEDERAL CREDIT UNION

MAIN line Agreement & Disclosure

Agreement

This Agreement and Disclosure ("Agreement") is the contract that covers your and our rights and responsibilities concerning the audio response transaction services (MAIN line) offered to you by Bridgeton Onized Federal Credit Union. This audio response system permits you to initiate account transactions involving your accounts and communicate with us by telephone. In this Agreement, the words "you", "your" and "yours" mean those who request and use MAIN line and your MAIN line PIN, any joint owners of accounts accessed under this Agreement or any authorized users of this service. The words "we", "us", and "our" mean Bridgeton Onized Federal Credit Union. "PIN" means your Personal Identification Number. The word "account" means each of your accounts with which you use your PIN. By requesting and using MAIN line, each of you, jointly and severally, agree to the terms and conditions in this Agreement. We can change the terms or conditions of this agreement without telling you, unless it is required by law. Access to MAIN line may be discontinued without notice.

Accounts

If you use your PIN on any of your accounts, you are bound by this agreement. When you make transactions, you are subject to all the terms of the contracts for those accounts.

You may use MAIN line to:

- Make withdrawals from your regular share and share draft accounts. An official check will be mailed from the credit union no later than the following business day to the same address as your statement.
- Obtain account balances, loan payment amounts and due dates.
- Transfer funds between your regular share, checking and loan accounts.
- Obtain information about the most recent direct deposit posted to your account.
- Obtain information on checks cleared within the past month.

You may authorize the joint owners of your account to utilize MAIN line by disclosing your PIN to them. Be advised that your PIN grants access to all share and loan sub-accounts of your number. You agree that you are responsible for all transactions initiated by your PIN.

Our Responsibilities

Your initial PIN is the last four digits of your social security number. You will be required to personalize your PIN during your first log in. You will receive an account statement every month. No other receipts will be sent.

If we do not complete a transaction to or from your account on time or in the correct amount according to our agreement with you, we may be liable for losses or damages. However, there are some exceptions. We will not be liable:

- if, through no fault of ours, you do not have enough money in your account to make the transfer.
- if any of your loans are past due.
- if the MAIN line system is not working properly and you know about the breakdown when you started the transaction.
- if circumstances beyond our control prevent the completion of the transaction, despite reasonable precautions we have taken.

You may recover only your actual damages if our failure to complete a transaction:

- is not intentional.
- results from a mistake made in good faith.
- should have been prevented by our usual practices.

Your Responsibilities

You agree to protect your PIN. Do not keep your PIN and your account number in the same place. Memorize your PIN. Do not reveal your PIN to anyone who is not allowed access to your account. **Tell us AT ONCE** if you believe your PIN 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 if you do not act promptly. If someone uses your PIN without your consent, you agree to provide us with a written, sworn complete statement on a form we will provide and to help us investigate the wrongful use. If you believe that your PIN has been lost or stolen, or that someone has transferred money from your account without your permission, call us at 856-692-4000 or 888-896-4007 or write Bridgeton Onized Federal Credit Union, 2550 South Main Road, Vineland, NJ 08360. We will require a sworn statement from you in a lost or stolen PIN report.

Ending Authorized Use

If someone else is allowed to use your PIN and you want to end that person's use, you must change your PIN.

Correcting Errors

In case of errors or questions about your transactions, call us at 856-692-4000 or 888-896-4007 or write: Bridgeton Onized Federal Credit Union, 2550 South Main Road, Vineland, NJ 08360. Let us know, as soon as possible, if you think your statement is wrong or if you need more information about a transaction listed on the statement. We must hear from you no later than sixty (60) days after we send the FIRST statement on which the problem or error appears. The following information must be provided in order to complete our investigation:

- Tell us your name and account number.
- Describe the error or transaction in question and explain as clearly as possible 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 orally, we may require that you send and we receive your complaint or question in writing within ten (10) business days.
- Provide us with current contact information. 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. It may take up to forty-five (45) days to investigate your complaint or question. If so, your account will be adjusted within ten (10) business days to the amount you think is in error. 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 adjust your account. If we decide that there was no error, we will send you a written explanation within three (3) business days after our investigation is complete. You may request copies of the documents used in our investigation.

Account Information Disclosure

We will disclose information to third parties about your account or the transfers you make as necessary to verify or complete a transaction, to verify the existence of your account upon request of a third party, to provide information to credit reporting agencies, to comply with government agency or court orders or if you give us your written permission.

Business Days

Our business days are Monday through Saturday, excluding holidays.

Governing Law

This Agreement is governed by our bylaws, federal laws and regulations, the laws and regulations of the State of New Jersey and local ACH rules, as amended from time to time. Any disputes regarding this Agreement shall be subject to the jurisdiction of the court of the county in which we are located.

Notices

We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you at least thirty (30) days before the effective date of any changes, as required by law. Use of MAIN Line is subject to existing regulations governing your accounts and any future changes to those regulations.

Additional Services

We may offer other MAIN line transaction services from time to time. All transactions are subject to this agreement. The determination that any provision of this agreement is invalid or unenforceable shall not invalidate this agreement. This agreement shall be construed and performed in all respects as if such invalid or unenforceable provision(s) were omitted.

Bridgeton Onized Federal Credit Union

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