



NOW YOU CAN ACCESS YOUR ACCOUNT FROM YOUR KEYBOARD

Your personal computer just added one more capability to its list of time-saving tools. Now you can access your accounts any time of day, any day of the week, using your computer. HCCU Online lets you access certain account information and make simple transactions right from your home or office—or anywhere you have access to a personal computer.

24-HOUR ACCESS AT YOUR FINGERTIPS

We know that not everyone does their banking from 9 to 5. So, we've made it easy for you to access your account any time you choose to log on. HCCU Online eliminates many of the trips you currently make to our branch. And, it gives you more control of your account by allowing you up-to-the-minute information on all account activity.

FAST AND EASY

In just a few keystrokes, you can check account balances, find out whether or not certain checks have cleared, obtain an update on available credit (if applicable), and get the latest information on rates and transfer funds from one account to another.

APPLY TODAY

Start enjoying the convenience and additional privileges of HCCU Online today. To apply, complete the attached application and mail or deliver it to the address shown on the application. A personalized letter which includes instructions on how to use this service will be given to you or mailed. Before you know it, access to your account will be as close as your keyboard.

HAYWARD COMMUNITY CREDIT UNION

HAYWARD CABLE
715-634-8931 715-798-3535

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Chargebacks. For any point-of-sale transaction of \$50.00 or more, if we receive written or oral notice from you within three banking business days of the transaction, we shall reverse the transaction and recredit your account. Notice must be provided to us at the address or telephone number appearing in this disclosure.

HCCU Online Computer Transfers - types of transfers - You may access your account(s) by computer through the internet by logging onto our website at www.hccuonline.com and using your user identification and authentication, to:

- transfer funds from share draft to share draft
- transfer funds from share draft to share savings
- transfer funds from share savings to share draft
- transfer funds from share savings to share savings
- make payments from share draft to loan account(s) with us
- make payments from share savings to loan account(s) with us
- get information about:
 - the account balance of share draft account(s)
 - the account balance of share savings account(s)
 - the account balance of loan account(s)

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to computer transfers.

Limitations on frequency of transfers. In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- During any statement cycle, you may not make more than six withdrawals or transfers from a share savings account(s) to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, computer transfer, or telephonic order or instruction or similar order to a third party.

DOCUMENTATION

• Periodic statements.

You will get a monthly account statement from us for your share draft accounts.

You will get a monthly account statement from us for your share savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers. 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:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (4) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

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

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) if you give us written permission.

UNAUTHORIZED TRANSFERS

(a) Consumer liability. Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check or draft. Telephoning is the best way of keeping your possible losses down. You can lose no more than \$50 if you fail to give us notice of a lost or stolen card and/or code. If you do give us notice after learning of the loss or theft of your card and/or code, you will be liable for the lesser of:

- (1) \$50 or
- (2) the amount of any money, property, or services obtained by unauthorized use of the card and/or code before you gave us notice.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days 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 long trip or a hospital stay) kept you from telling us, we will extend the time period.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this brochure. You should also call the number or write to the address listed in this brochure if you believe a transfer has been made using the information from your check or draft without your permission.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more

information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money 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 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three 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.

HAYWARD COMMUNITY CREDIT UNION

P.O. BOX 876

HAYWARD, WISCONSIN 54843

Business Days: Monday through Friday

Excluding Federal Holidays

Phone: 715-634-8931

MORE DETAILED INFORMATION IS AVAILABLE
ON REQUEST

EMAIL USE AND DISCLOSURE

By providing your email address, you are authorizing permission to receive HCCU updates, newsletters, specials and other periodic marketing. Your email will remain confidential and will not be shared with any other institution. You have the right to opt out of any further emails when and if you receive them.

**APPLICATION FOR
HCCU ONLINE**

APPLICANT

Account Number(s) _____

Name _____

Address _____

City _____

State _____ Zip _____

Home Phone Number _____

Social Security # _____

Date of Birth _____

Employer _____

CO-APPLICANT

Name _____

Address (if different from above) _____

City _____ State _____ Zip _____

Home Phone Number _____

Social Security # _____

Date of Birth _____

Employer _____

I elect to receive my monthly statement(s):

Please circle one or both

Electronically and/or Paper Statement

Signatures: By signing below, the undersigned request(s) the described services and agrees to the terms and conditions governing the services, including any fees and charges. The undersigned agree(s) that all information is accurate and authorizes the financial institution to verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

Applicant's Signature _____

Date _____

Co-Applicant's Signature _____

Date _____

E-mail Address _____

Mail or Deliver to:

HAYWARD COMMUNITY CREDIT UNION

P.O. BOX 876

HAYWARD, WISCONSIN 54843

Official Use Only

Date received _____ Approved Y or N

Processed By _____