

If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents we used in our investigation.

## Information

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By accepting and using IIIV Personal Identification Number (PIN), I agree to the terms and conditions of this "Teller 24" Agreement and Disclosure.

I understand that I cannot use "Teller-24" without my secret PIN number.

It is my understanding that my secret PIN number may be used for inquiries on my credit union account. I also understand transactions may only be performed within the same account number.

I agree not to overdraw any account. I will immediately notify and repay the credit union if I receive any funds I am not entitled to, whether by credit union error or otherwise. The credit union may offset any amount I owe against any account I have with the credit union or may collect by legal action.

I am responsible for the safekeeping of my secret PIN.

I will notify the credit union immediately and send written confirmation if my secret PIN is disclosed to anyone other than a joint owner of my account. If I disclose my secret PIN to anyone, I understand that I have given them access to my accounts.

I further understand that my secret PIN is not transferable. I agree that I will not disclose the secret PIN or permit any unauthorized use thereof.

If I default in any amounts I owe under this Agreement, I agree to pay any legal fees and collection costs.

I understand that the credit union reserves the right to discontinue access to "Teller-24" without notice.

Amendments to this Agreement may be provided to me, in accordance with applicable laws, without restatement of the terms. The use of "Teller 24" is subject to such other terms, conditions and requirements as the credit union may establish from time to time.

Transactions after normal business hours each day may be posted to the appropriate accounts on the next business day after the date of such transactions.

### Additional Disclosure

"Teller 24" will normally be accessible most hours of the day, seven days a week. Should the system be unavailable, the "Teller 24" will respond with "System unavailable." Please try again later.

If you believe your secret PIN has been lost or stolen, and you tell us within two business days after you learn of the loss or theft, you can lose no more than \$50.00 if someone used Your Secret PIN without your permission.

If you do NOT tell us within two business days after you learn of the loss or theft of your secret PIN, and we can prove we could have stopped someone from using your secret PIN without your permission if you had told us, you could be liable for all losses.

Also, if your statement shows transfers that you did not make, 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 had you told us in time.

If you believe your secret PIN has been lost or stolen or that someone transferred or may transfer money from your account without your permission, call or write us at the office and telephone numbers shown below.

Our business days are Mon. and Wed., 9:00 a.m. - 5:00 p.m., Tuesday, 9:30 a.m.-6:00 p.m., Thurs. - Fri., 9:00 a.m. - 5:30 p.m., Saturday, 9:00 a.m. - 1:00 p.m. Holiday closings will be posted.

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 proximate 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.

If "Teller 24" was not working properly and you knew about the breakdown when you started the transfer.

If circumstances beyond our control (such as fire or flood) prevent the transfer despite reasonable precautions that we have taken.

There may be other exceptions stated in our Agreement with you.

We will disclose information to third parties about your account and any transfers you make:

In order to comply with government agency or court orders, or

In order to verify the existence and condition of your account for a third party, such as a credit bureau, or

If you give us your written permission.

In case of errors or questions about your Electronic Transfer, telephone or write us at 404 S. Euclid, Bay City, MI 48706. If you think your statement is wrong or if you need more information about a transfer listed on the statement, we must hear from you no later than 60 days after we send the first statement on which the problem or error appeared.

Tell us your name and your account number.

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.

Tell us the dollar amount of the suspected error.

We may require you to send us your complaint or question in writing within 10 business days.

We will tell you the results of our investigation 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 (20 business days if the transfer involved a new account) to investigate your complaint or questions. If we decide to do this, we will recredit your account within 10 business days for the amount you think is in error so that you will have 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 recredit your account.



Bay City Office • 989-684-1730 • 800-589-1079  
Essexville Office • 989-892-1833  
Standish Office • 989-846-9750 • 888-529-1160  
or visit our Web site at [www.sunrisefamilycu.org](http://www.sunrisefamilycu.org)