

## **Mobile Banking Agreement & Disclosure**

We, the Lisbon Community Federal Credit Union, referred to as "we" or "us", are located at 325 Lisbon Street, Lisbon, ME 04250-0878 and our phone number is (207) 353-4144 or toll free: (877) 353-4144. "You" refers to the Member-owner of a share account who has requested MOBILE BANKING in connection with that account and any sub-account.

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

### **INTRODUCTION**

This policy explains the terms and conditions for accessing our MOBILE BANKING and provides certain disclosures and information to you concerning the service. Each of your accounts at the Lisbon Community Federal Credit Union is also governed by the applicable account disclosure/agreement and Truth in Savings disclosure you received when you opened the account.

### **HOW TO ACCESS YOUR ACCOUNT**

To access your account(s) through MOBILE BANKING, you must be a current HOME BANKING user and have your HOME BANKING Login ID and Password available. This information is requested when you enter the MOBILE BANKING Application.

The Password that is used to gain access to your information must be kept confidential, just as you would keep other security codes confidential. For your protection, we recommend that you change your MOBILE BANKING/HOME BANKING Password regularly. It is recommended that you memorize this Password and do not write it down. If you believe that your Password may have been lost or stolen, or that someone has gained or may gain access to your accounts without your permission, please notify us at once at (207) 353-4144 or toll free (877) 353-4144 during business hours or email us at [memberservices@lisboncu.org](mailto:memberservices@lisboncu.org).

### **BUSINESS HOURS**

Our business hours are Monday through Thursday 9 am-5 pm, Friday 9 am-6 pm and Saturday 9 am-Noon.

### **JOINT ACCOUNTS**

The MOBILE BANKING/HOME BANKING Password is issued only to the first Member named on the share account.

If you release your MOBILE BANKING Login ID and/or your MOBILE BANKING Password to one or more individuals in order to allow them access to your MOBILE BANKING accounts, you agree to accept full responsibility for any and all transactions performed by that individual. This applies whether or not this individual is a joint owner or co-borrower on one or more of your accounts or whether or not this individual is transferring funds to, or out of, accounts owned by you. Releasing your MOBILE BANKING Login ID and/or

your MOBILE BANKING Password is giving them permission to perform any MOBILE BANKING transaction on your behalf, even if they are not a joint owner or co-borrower on your accounts.

## LINKING ACCOUNTS

It is possible to link other accounts you have with us so they appear on your MOBILE BANKING. Also, with appropriate permission, it is possible to link other Member accounts onto your MOBILE BANKING, whether or not you are a joint owner or co-borrower on any or all of the accounts being linked. Members who elect to link their accounts with others, for MOBILE BANKING purposes, accept full responsibility for any and all transactions performed through MOBILE BANKING.

All accounts linked within your HOME BANKING become automatically linked within your MOBILE BANKING. By accepting this MOBILE BANKING Agreement and Disclosure, you agree to allow these linked accounts to perform transactions on your accounts through MOBILE BANKING, whether or not they are a joint owner or co-borrower on your accounts.

## FEES

There are no monthly fees and/or per transaction fees for accessing your account(s) through our MOBILE BANKING. We do not intend to charge in the future for the service but reserve the right to do so after providing 30 days advance notice to all users.

Your mobile phone service provider may charge you a fee for accessing the internet via its server. We have no control over mobile phone service related fees.

## TYPES OF TRANSACTIONS AVAILABLE

-  View your Credit Union accounts and perform most financial transactions
-  Check balances and reconcile accounts
-  Make loan payments
-  View history and account balance information
-  Transfer funds between your Lisbon Credit Union accounts
-  Pay bills using the Credit Union's Bill Pay service
-  Deposit Checks to your account using a Remote Deposit Capture Service

## OPERATING SYSTEMS AND SECURITY

Our MOBILE BANKING site is designed using World Wide Web technologies and protocols which are adaptable to a wide range of systems. The MOBILE BANKING section uses SSL encryption. Our server uses 40 to 148 bit encryption, depending on your browser.

## PRIVACY

Our MOBILE BANKING database is a private system operated for the exclusive use for our Members. We use SSL encryption and digital server authentication to insure the privacy of your information when sending data between our MOBILE BANKING server and your mobile device.

All MOBILE BANKING logins are logged by the server. For authenticated Members who use MOBILE BANKING, we collect and store certain information such as how often you visit the MOBILE BANKING section, dates and times of visits and which pages are being used. We use this information for internal review and product evaluation only. We never sell, transfer or trade this information unless we are compelled to do so by law.

We may gather and store additional information available to us on failed login attempts and other activity we consider a threat to our system. In these cases, we will share this information with other companies, agencies and law enforcement as we see fit.

## CONSUMER LIABILITY FOR UNAUTHORIZED MOBILE BANKING TRANSACTIONS

Tell us at ONCE if you believe your PASSWORD 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 line of credit, if applicable. If you tell us within two (2) business days, you can lose no more than FIFTY DOLLARS (\$50.00) if someone used your personal identification number without permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your personal identification number and we can prove that we could have stopped someone from using your personal identification number without your permission if you had told us, you could lose as much as FIVE HUNDRED DOLLARS (\$500.00).

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost 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 long trip or hospital stay) kept you from telling us, we will extend the time periods. We are liable only for losses in excess of the limits stated.

## ERROR RESOLUTION

Telephone us at (207) 353-4144 or toll-free at (877) 353-4144, or write us at 325 Lisbon Street, PO Box 878, Lisbon, ME 04250-0878, as soon as you can, if your statement is incorrect or if additional information is needed about a transfer. You must contact us no later than sixty (60) days after we send you the first statement on which the problem or error appeared. Provide the following information: 1) Your name and account number, 2) Describe the error or the transfer you are questioning, and a clear explanation of why you believe there is an error, and 3) The dollar amount of the transaction.

If you tell us orally, we may require that you send your complaint or question in writing within ten (10) business days. We will inform you of the results of our investigation within ten (10) days after we receive your complaint and will correct any error promptly. If we need more time, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will re-credit your account within ten (10) business days for the amount in question, so 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 do not receive it within ten (10) business days, we may not re-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 request copies of the documents used in your investigation.

## OUR LIABILITY

If we do not complete a transfer to or from your account in 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 sufficient funds in your account to complete the transfer, 2) If the MOBILE BANKING system was not working properly and you knew it was not working properly when you started the transfer or 3) If circumstances beyond our control, (such as fire or flood) 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). We will notify you in writing within thirty (30) days or as otherwise required by law prior to the effective date of any other change in any term or condition of this Agreement.

## CANCELLATION

We may cancel your MOBILE BANKING privileges at any time without notice or cause. You may cancel this Agreement at any time 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.

Lisbon Community Federal Credit Union

325 Lisbon Street, PO Box 878  
Lisbon, Maine 04250-0878  
P: (207) 353-4144 | F: (207) 353-7615

802 Sabattus Street  
Lewiston, Maine 04240-3836  
P: (207) 333-3214 | F: (207) 333-3215

memberservices@lisboncu.org

Routing/ABA# 211287984  
Federally Insured by the NCUA  
Equal Housing Lender

Last updated June 2019