



**Kelly Community Federal Credit Union  
Internet Banking Terms & Conditions**

I understand that my password is non-transferable and I will not disclose the password or permit any unauthorized use thereof. However, if I disclose my password to anyone, I understand that I have given the person access to my account via CU Online aka Internet Banking and that I am responsible for any such transactions. I further agree to notify Kelly Community Federal Credit Union (hereafter referred to as KCFCU) immediately and send written confirmation if my password is disclosed to anyone who is not authorized to use my account, or has carried out unauthorized transactions. If I have a business account, I am liable for all transactions that occur on the account. As the owner of the business account, I agree to be liable for any other parties designated (by being given the PIN or Password) to conduct business on the account(s). At any time, I may ask KCFCU to disable my PIN or Password and issue a new one to me. KCFCU reserves the right to discontinue access to CU Online aka Internet Banking without notice and will not be liable for failure to honor any CU Online aka Internet Banking transactions. I further understand that KCFCU reserves the right to implement charges on CU Online aka Internet Banking transactions and/or inquiries. I understand that transactions are effective on my account at the time that they are made and that CU Online aka Internet Banking is accessible 24 hours a day, seven days a week, with the exception of those times when necessary maintenance is being performed. I understand the number and total dollar amount of transactions via CU Online aka Internet Banking is subject to limits set by Federal Reserve Regulations and the Credit Union, and that sufficient funds must be available to perform my transaction. I understand that the quoted available balances may not reflect any outstanding items that may not have posted to my account.

By continuing, you agree to all the terms disclosed here and recognize the fact that this is considered notice to all joint account holders, as well.