



Heritage Family

FEDERAL CREDIT UNION

888.252.8932 • www.hfcuvt.com

Business eBranch Agreement & Disclosure

This agreement and disclosure is designed to inform you about the terms and conditions set forth in your use of eBranch, and to suggest ways for you to enhance the security of your financial and personal information. Heritage Family Credit Union's (HFCU) goal with eBranch is to provide an exceptional member experience, offering member convenience, while maintaining assurance of security of your financial and personal information.

Services

This agreement and disclosure covers your and our rights and responsibilities concerning online and mobile banking services provide by Heritage Family Credit Union. These services may include Online Banking, Mobile Banking, Mobile Deposit, Check Scanning, Bill Payment, External Transfer Services, Payroll Services, Sub-User Management and eStatements & Documents. By requesting and using one of the listed services, you agree to comply with the terms and conditions of this agreement. If you do not wish to be bound by these terms and conditions, you may not access or use these services. For certain Online and Mobile Banking Services, you may be required to agree to additional terms and conditions.

Access

In order to use eBranch, you must have at least one account at HFCU, access to internet service, and the appropriate hardware/software systems. Older devices and browsers that the system deems unsafe and unsecure will not allow access to eBranch.

Browser Security

HFCU requires the use of a secure browser to protect you while you access your account online. Secure browsers have a high level of protection, allowing your information to be encrypted when passed through the website to HFCU.

For these reasons, only more recent browser versions of the following are permitted to be used when logging into eBranch:

- [Google Chrome](#)
- [Firefox](#)
- [Safari](#) (macOS only)

- [Edge](#) (Windows only)

Hours of Access

eBranch is available for member convenience twenty-four hours per day. Members will be notified of planned and unplanned maintenance/downtime as soon as practical.

Account Opening

When an account is applied for online, it is important for each member, as well as HFCU, to make sure that we have correct and complete information, and that the information is verified and protected. We take protecting your information very seriously. Increased regulatory procedures have added information-gathering requirements for financial institutions. These are set in order to protect everyone and keep the financial system safe and secure. Ongoing advances in technology mean that we are constantly upgrading systems and securities to keep member information safe and secure.

User IDs & Passwords

In order to access certain systems, as well as all functionalities on eBranch, you will need to use a user name and password. This information may either be provided for you or you will be allowed to choose your own. There are rules in place about the length and allowable characters for both of these items in order to make both your user name and password difficult to guess. The use of a user name and password are designed to protect you by confirming your identity, and should be kept confidential. HFCU employees do not have access to your password, nor can they manually create a password for you. When resetting a password, HFCU employees will be sending you notification of a temporary password that is system generated. After logging in with that temporary password, you will be prompted to reset your password. It is very important that you do not share your password with anyone or allow a computer to save or remember your password, especially if you are utilizing a computer with public or shared access. This is for your protection and security.

Sub-Users

You are responsible for the actions, transactions, and use of any sub-user you create on your account. HFCU will only reset passwords for sub-users and will not provide account information or any online banking information to any sub-user that is not an account owner or signer.

Authentication

You will be asked to validate your identity through a one-time security code via a SMS message, email, or calling the Call Center the first time you sign into eBranch or in the event you log in from a device that is not recognized or has not been used before. Other high-risk events, such as setting up an external account, may also require a verification code to be entered. Once you are

established as an eBranch user, you will also be able to set up and utilize Google Authenticator for this purpose.

Secure Messages

Most email is not secure and may be intercepted and viewed by others. Therefore, you should refrain from sending any confidential or private information via email to us from your own email, from the website under the "Contact Us" area, or through the public-facing chat on our website. Secure messaging can be sent after logging in to eBranch and going to the message center found by clicking on the envelope in the upper right-hand corner. Additionally, you can securely upload large files and documents to the Business Services department through our ShareFile service.

Locked Out

After three attempts to enter into a user's account by trying to guess a user name or password, HFCU will lock your online account and your ability to reset your password. If you do this accidentally, you will need to reach out to the Call Center at 888.252.8932 and ask them to unlock our account and reset your password.

Automatic Log Out

A timeout feature is enabled. Members will be logged out of their current session after a 15 minute period of inactivity.

Fees

You agree to pay fees and charges for use of eBranch services set forth in the current fees schedule. You are also responsible for phone, internet, and mobile service fees you incur in connection with your use of eBranch.

Limits & Transaction Frequency

The number of transfers from HFCU accounts and the amounts which may be transferred are limited pursuant to the terms set forth by that account type in the applicable deposit agreement and disclosure for those accounts. Regulations exist that limit the amount of transfers/withdraws from a share (savings) account when such transaction is not completed in person. This applies to phone and internet transactions. The system will notify you when you are close to your limit and when you have reached it for the month.

Liability

Neither HFCU nor our service provider will be liable for any of the following:

- If you do not have adequate funds in a deposit account to complete a transaction from the account or if the account has been closed.

- If you have not properly followed instructions on how to complete a transfer
- If you have not given complete, accurate, correct, and current instructions so that a transfer can be made
- If withdrawals from an eligible account have been prohibited by a court-ordered garnishment or other legal process
- If we reasonably believe that a transaction may be unauthorized and based thereon the transaction is not completed
- If circumstances beyond our control prevent a transfer or payment to be completed despite reasonable precautions that have been taken

Change in Terms

Heritage Family Credit Union may change the terms of this agreement at any time. We will post any required notice of the change in terms on our eBranch site. If advance notice of the change is not required, we will notify you of the change in terms within 30 days after the change becomes effective. Your continued use of eBranch indicates your acceptance of the change in terms. We reserve the right to revoke member access to online services.