

La Loma Federal Credit Union
Express Line and Online Banking Agreement

By completing and signing this application/agreement, I hereby request the ability to make transactions using the La Loma Federal Credit Union's **Express Line** audio response and/or **Online Banking** system.

I understand that I cannot use the **Express Line** or **Online Banking** system without a personal *access code*. I understand that I may designate my own *access code* using the Express Line and/or Online Banking system.

It is my understanding that my *access code* may be used to obtain information regarding my account(s), to initiate transfers within my account(s), to make check withdrawals, and line of credit advances if the Credit Union should offer such transactions through the **Express Line** audio response and/or **Online Banking** system.

I am responsible for the safekeeping of my *access code(s)* provided by the Credit Union for all transactions by use of **Express Line** and/or **Online Banking** system.

I will notify the Credit Union immediately and send written confirmation if my *access code* is disclosed to anyone other than a joint owner on my account. If I disclose my *access code* to anyone, however, I understand that I have given them access to my account(s) via **Express Line** and/or **Online Banking** system and that I am responsible for any such transactions.

I further understand that my *access code* is not transferable and I will not disclose the *access code* or permit any unauthorized use thereof.

I waive all present and future claims against the Credit Union from all responsibility for loss or damage not caused by the Credit Union's negligence, which might incur through unauthorized transactions of any kind on my account(s) through the custody and use of the *access code*.

I understand that the Credit Union reserves the right to discontinue use of the **Express Line** and/or **Online Banking** system without notice and will not be liable for failure to honor any audio response or **Online Banking** transactions.

Amendments to this Agreement may be provided to me, in accordance with applicable laws, without restatement of terms. The use of **Express Line** and/or **Online Banking** system is subject to such other terms, conditions, and requirements as the Credit Union may establish from time to time.

The total dollar amount of transactions via **Express Line** and **Online Banking** system are subject to limits set by the Credit Union, and sufficient verified funds must be available to satisfy my transaction instructions.

I have read the application/agreement and agree to abide by the terms above.

Member Number _____

Signature _____ Date _____