

PB24 Online Banking & Bill Pay Application Instructions:

Thank you for your interest in signing up for our PB24 Online Banking & Bill Pay service. Attached is the application for you to review. Please fill out the application in its entirety and sign and date the application.

When filling out the form, the **Account Number** will be your Member Number and the **Personal Identification Number** will be a 4-digit number that you create.

Once we receive this form and it is processed, you'll be able to login to PB24 on our website www.pbefcu.com. **The first time you login you will use your Account Number as the Username and the 4 Digit Pin as the Password.** You will then be prompted to create a more personalized Username and Password.

This form can be returned **via Email** to pbefcu@pb.com, **via Fax** to **203-351-7440** or **via Mail** to:

Pitney Bowes Employees Federal Credit Union
ATTN: Member Services
27 Waterview Drive (27-1A)
Shelton, CT 06484

Thank you and let us know if you have any questions or need assistance filling out the paperwork.

Member Services

Pitney Bowes Employees Federal Credit Union

27 Waterview Drive (27-1A)

Shelton, CT 06484

: 800.356.5965 | : pbefcu@pb.com

Service Agreement and Disclosure Statement for

PB24 Online Banking and Bill Pay, Mobile Banking and Acorn24 Telephone Teller

Please read carefully before signing

You may use PB24 Online Banking and Bill Pay (PB24) from any computer, laptop, tablet, or mobile device from any web browser with secure internet access. You may use Mobile Banking from any mobile device or tablet through our Mobile Banking App from the iTunes App Store or the Google Play App Store. You may use Acorn24 Telephone Teller (Acorn24) from any Touch tone pushbutton phone. These services can be accessed only when you have been issued a Personal Identification Number (PIN). For PB24 and Mobile Banking, you will establish a unique User ID and Password to access the system.

ACCOUNT ACCESS

You may use PB24, Mobile Banking or Acorn24:

- To deposit funds into your account using Mobile Deposit.
- To transfer funds to and from savings accounts or transfer to loan accounts.
- To obtain account balances, loan payment amounts and due dates.
- To obtain information about last dividend paid to an account.
- To obtain information about the most recent payroll deductions posted to your account.
- To obtain tax information including total interest paid and dividends earned from the previous year for each tax identification number.

LIABILITY DISCLOSURE

If you believe your Password and/or PIN has been obtained by an unauthorized person, you may have PB24, Mobile Banking or Acorn24 access restricted from use by calling or visiting during normal business hours, or writing to:

Pitney Bowes Employees Federal Credit Union
27 Waterview Dr (27-1A)
Shelton, CT 06484
Telephone: 800-356-5965
Email: pbefcu@pb.com
Fax: 203-351-7440

You may assign a new PIN only by completing a new Acorn24 Application.

CHARGES

All service charges or fees and allowances for Credit Union Services that are available in all offices of the Credit Union remain in effect. There are no charges for use of PB24, Mobile Banking or Acorn24 at this time; however, we reserve the right to institute charges at any time in the future. If charges are to be assessed for this or any other service, we will notify you

in writing of the nature of the charges and when they become effective. Our Mobile Banking app is free, but standard rates and fees may apply from your wireless carrier.

CHANGING OUR AGREEMENT

We may change the terms and conditions of this agreement by giving you written notification prior to the change becoming effective. Failure to cancel your agreement will constitute acceptance of the change.

DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTY

The Credit Union will disclosure information to third parties about your account transactions:

1. When it is necessary for completing transfers; or
2. In order to verify the existence and condition of your account for a third party such as a credit bureau or merchant; or
3. In order to comply with government agency or court orders; or
4. You give the Credit Union your written permission.

LIABILITY FOR FAILURE TO MAKE TRANSFERS

If the Credit Union does not complete a transfer to or from your account on time, or in the correct amount according to the agreement with you, the Credit Union will be liable for your losses or damages.

However, there are some exceptions - the Credit Union will not be liable, for instance:

1. If, through no fault of the Credit Union, you do not have enough funds in your account to make the transfer;
2. If the funds in such account are restricted by legal process, assignment, claim, encumbrance or other prohibitions against withdrawal;
3. If the transaction is prevented by policies, rules, or limitations imposed by the Credit Union, from time to time, such as minimum balance requirement or verification and collection of deposits;
4. If the fault is yours;
5. If circumstances beyond the Credit Union's control prevent the transfer, despite reasonable precautions taken;
6. There may be other exceptions stated in the Credit Union's agreement with you;
7. If PB24, Mobile Banking and/or Acorn24 are not operational.

DISCLOSURE OF PB24, MOBILE BANKING AND ACORN24 TRANSACTIONS

All transactions performed through PB24, Mobile Banking and Acorn24 will be recorded on the

regular monthly or quarterly statement mailed by the Credit Union.

ERROR RESOLUTION

In cases of errors or questions about your account, contact the Credit Union at the telephone number above as soon as you can. The Credit Union must hear from you no later than sixty (60) days after the FIRST statement in which the problem or error appeared was sent to you.

1. Indicated your name and account number.
2. Describe the error or transaction you are unsure about, and explain as clearly as possible why you believe it is an error or why you need more information.
3. Indicate the dollar amount of the suspected error.

The Credit Union requires the oral reports be submitted in writing within ten (10) business days.

The Credit Union will tell you the results of its investigation within ten (10) business days after it hears from you, and will correct any error promptly. If more time is needed, however, the Credit Union may take up to fifty-five (55) days to investigate your complaint or question. If it decides to do this, your account will be recredited for the amount you think is in error within ten (10) business days, so you will have use of the money during the time it takes to complete the investigation.

If the Credit Union asks you to put your complaint or question in writing and it is not received within ten (10) business days, the Credit Union may not credit your account.

If the Credit Union decides that there was no error, a written explanation will be sent to you within three (3) business days after the investigation is completed. You may ask for copies of the documents used in its investigation.

JOINT OWNER USAGE

You may authorize the joint owners of your account to utilize PB24, Mobile Banking and/or Acorn24 by disclosing to them your Password and/or PIN. Keep in mind, before doing so, that your Password and/or PIN grants access to all share and loan suffix sub-accounts of your primary account number, and you agree that you are responsible for all transactions initiated by you and all joint users.

Application for PB24 / Mobile Banking / Acorn24

Name _____

Address _____

City _____

State _____ Zip _____

Social Security No. _____

Daytime Telephone _____

X _____

Signature of Applicant

Date

Account Number

Personal Identification Number (4 Digits)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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PB24

Online Banking,
Mobile Banking & Bill Pay

Acorn24

Telephone Teller