

MEMBER AGREEMENT TO ACCESS ONLINE BANKING SERVICES AND ACCEPT ELECTRONIC DELIVERY OF NOTICES & STATEMENTS

Definitions

In this Agreement, the word "E-Notice" refers to an electronic version of any notice or statement that we would normally provide to you in written form that you retain. The words "you" and "your" refer to you, the Member of Trinidad and Tobago Police Credit Union. The words "we," "us," and "our," mean the organization, Trinidad and Tobago Police credit Union Co-operative Society Limited.

Consent to Receive Account Notices Electronically

By signing and submitting the Internet Banking\E-notice Application Form, you agree to accept your Notices via email. This includes but is not limited to non-sufficient funds notices, payment due notices, statements and certificate renewal notices. You further agree that we will discontinue mailing paper notices to you and will communicate with you electronically, as necessary. You also agree to receive other disclosures online when we elect to make them available in electronic format. THERE IS NO CHARGE FOR THIS SERVICE.

Requesting a Paper Copy

You may request a paper copy of your notices or any other record received electronically under this Agreement by writing to us at the address below or, by e-mailing us at mservices@policecreditunion.com or by contacting us at 868-674-6514. A fee may be charged for the paper copy. To avoid this fee, please consider printing your E-notices from your computer.

Right to Withdraw Consent

You may terminate this Agreement at any time by notifying us in writing at address below or, by e-mailing us at mservices@policecreditunion.com, or by visiting any of our branches. There are no fees for requesting to withdraw your consent for E-Notices\Statements and reverting to paper notices.

System Requirements

The minimum requirements to view your account statements electronically are 256 MB of RAM, 1GHz processor, a PDF Viewer (e.g Adobe PDF Reader), Internet Explorer 6 or higher with 128 bit encryption, and a printer if you wish to print your E-Notices, or the ability to store (save) your E-Notices electronically to your computer. Most computers purchased within the last 5 years carry these specifications.

Change of E-mail Address

If you change your e-mail address, you agree to notify us of the new e-mail address you will be using. If we change the hardware or software to communicate electronically with you and our change materially affects your ability to access or receive communications electronically, we will notify you of the changes and provide you with a statement of your right to withdraw consent.

Trinidad and Tobago Police Credit Union. 61 Tenth Street Barataria, Trinidad and Tobago.

Phone: (868) 674-6514 Fax: (868) 674-0160



Security Procedures

You acknowledge that you will be able to retrieve your statements electronically. You acknowledge that, if you disclose your login information to anyone else or if your login information is lost or stolen, third parties may be able to access your credit union statements and balances. You agree that we will not be liable for any loss caused by the authorized or unauthorized use of your login information by any third party to access your statements and balances. You agree to keep your login information in a place of safekeeping, and you agree that the security of your login information will be your responsibility at all times. Please notify the credit union upon loss of login credentials so as to suspend online access to your account.

Date:	Member Signature
Date:	Member Signature
= 9.191	

Note to Member

Dear Member,

Thank you for using FLEX TELLER, our online banking service for the Police Credit Union. Your username and password will sent via e-mail to the address you provided on the application form. To access the online banking service:-

- Log on to www.policecreditunion.com and you will see the members log in box on your right
- Enter the user-name and password provided in your email
- You will be prompted to change the password. Enter the original password in the first line, then create a new password in the second line, then confirm that new password by entering it again in the final line and click continue
- You will now be asked for additional security
 - o Choose three (3) security questions and provide the answers for them
 - o Choose one (1) picture from the list. Upon future logins to the online banking, you will be randomly asked to answer one of the three questions you selected with the answer you provided in addition to selecting the picture you would have chosen at first login.

You are done and can now access the online banking service provided by our Credit Union. If you need further assistance accessing your account, send an email to it@policecreditunion.com and we will respond within 1 business day.



Please complete and submit to the nearest branch of the Police Credit Union, together with copies of your two forms of ID

INTERNET BANKING\E-NOTICE APPLICATION FORM						
APPLICANT INFORMATION						
First Name:		Last Name:				
Date of birth (dd/mm/yy):		E-ma	il:			
Must Provide Two Forms of ID						
Passport:	ID Card:			Drivers Permit:		
Work Phone:	Home Phone:			Cell Phone:		
Address Line 1:						
Address Line 2:						
City:	State:			ZIP Code:		
Country:						
CREDIT UNION INFORMATION						
Branch Where Application Was Done:						
Credit Union Account Number (Please Write Whole Account Number):						
I hereby certify that the statements and information in this application form are true and correct to the best of my knowledge and belief. Any misrepresentation, falsification of material or omission of information on this application may result in the immediate termination of the service and possible legal action against the person or persons involved.						
Date (dd/mm/yy):	Signature of Applicant:					
OFFICIAL USE ONLY TO BE COMPLETED BY STAFF WHO CREATED THE ACCESS AND VERIFIED BY THE MANAGER OF THAT BRANCH						
Employee Signature:	Employee Signature: Employee #			Date:		
Manager/Snr Clerk:	Em	ployee	#:	Date:		

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