

Internet Home Banking/STAR (Special Teller Audio Response) Agreement

Follow the instructions below and return the completed application to any Credit Union office or mail to:

NY TEAM Federal Credit Union
65 Broadway
Hicksville, NY 11801

By my signature below, I hereby apply to NY TEAM Federal Credit Union to be granted access to the Internet Home Banking and or STAR (Special Teller Audio Response) System. I acknowledge that I am responsible for the safekeeping of my PIN, and all transactions by the use of the system. I understand that my PIN is not transferable; and, I will not disclose the PIN or permit any unauthorized uses thereof. However, if I disclose my PIN to anyone, I understand that I have given that person access to my account, via these systems, and that I am responsible for any transactions conducted via same. I further agree to notify NY TEAM Federal Credit Union immediately and send written confirmation if my PIN is disclosed to anyone who is not authorized to access or use my accounts. I understand that NY TEAM Federal Credit Union reserves the right to discontinue access to these systems without notice and will not be liable for failure to honor transactions on these systems. I further understand that NY TEAM Federal Credit Union reserves the right to implement charges for transactions on these systems. I understand that transactions are effective on my account at the time they are made; and, that the systems are available during the hours specified. I understand that the total dollar amount of transactions, via these systems, are subject to limits set by the Credit Union; and, sufficient verified funds must be available to satisfy my transaction instructions. All quoted balances are available balances and do not include items that have not cleared. I agree to the terms and conditions stated above. I have read the [Disclosure of Information](#) pertaining to NY TEAM Federal Credit Union's Electronic Funds Systems on the back of this application, and agree to the rules and regulations disclosed therein.

PLEASE PRINT CLEARLY

Account Number: _____

Name: _____

Address: _____

City: _____ State : _____

Zip Code: _____ Phone: _____

Signature: _____ Date: _____

Please select The Credit Union System that you would like access to:

() Internet

() Star

(Please allow 1 business day for account activation from the day we receive your agreement.)

OFFICE USE ONLY

_____ TELLERS INT.	_____ BRANCH OFFICE
_____ DATE COMPLETED	

Disclosure of Information for Home Banking/Star Service

DEFINITIONS

"YOU" and "YOUR" mean each person who has signed the Home Banking Agreement or who use the systems with your consent. "WE," "US," and "OUR" mean NY TEAM Federal Credit Union whom you applied to for this service. "ACCOUNT" means each and all of your accounts for which you may use the service. "PIN" means your Personal Identification Number. "TRANSACTION" means a withdrawal inquiry or transfer of money by use of this system. "SYSTEM" refers to Home Banking System.

GENERAL AGREEMENT

You agree that the transactions made through this system are subject to any other applicable rules or regulations and to any other agreements between us. We may add services or make other changes in this agreement by written notice mailed to you at the most recent address on our records for this account.

BUSINESS DAYS

The Credit Union's business days are defined as Monday through Friday. Holidays are excluded.

PERSONAL IDENTIFICATION NUMBER (PIN)

Please select The Credit Union System that you would like access to on your signed agreement and one will be mailed to you. Once you login to the Home Banking/Star System you may change the PIN number that was assigned to you by the Credit Union. In the event of a lost or forgotten PIN, you may call us to obtain a new activation code. To ensure the safety of your account, DO NOT record your pin in an area that an unauthorized person could have access to or divulge it to anyone. It is your responsibility to keep your PIN secure to prevent fraudulent transactions on your account.

HOW TO ACCESS OUR SYSTEMS

The Home Banking System resides at internet address <http://www.nyteamfcu.org>
The Audio Response System can be reached by dialing (516) 822-0190.

TRANSACTIONS

You may use the systems to access the following information:

-Listing of all accounts -current and available balance -history on all accounts up to 6 months -loan payment amount, balance, and next due date -check withdrawals with payments generated to yourself and mailed to your residence
Stop payments on checks -transfers funds between accounts within the same member profile -cleared share drafts - change your password.

We reserve the right to add, delete, and modify these services

WITHDRAWALS

You may make check withdrawals on the system up to limits established by the Credit Union providing your account balance has available funds. Check withdrawals are mailed the next business day, payable to the basic member and mailed to the address of record.

OVERDRAFTS

Unless you have a line of credit agreement to cover overdrafts on your Share Draft Account, you agree not to create an overdraft. If an overdraft does occur, you may be liable for court costs and attorney's fees, as allowed by law. We can offset any overdraft you create without your permission against any other deposit account you have with us.

TRANSFERS

Transfers made from Share Savings Accounts are subject to Regulation D restrictions. Regulation D restricts the number of electronic transfers made from each account.

TERMINATION

Use of the Systems may be terminated or restricted at any time without notice. You may terminate this agreement at any time by giving written notice to the Credit Union. We can shut down the Systems without advance notice to you.