

# Home Banking 24 Agreement



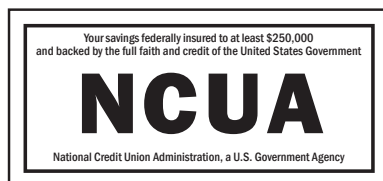
**Welcome to Home Banking 24. This Agreement and Disclosure (“Agreement”) covers your use of Summit Credit Union’s Home Banking 24 service.**

In this Agreement, the words “you” and “your” mean members, joint account owners, and authorized users of Home Banking 24. The words “we,” “us,” and “our” mean Summit Credit Union. The word “account” means any accounts you have with the Credit Union. Your use of our Home Banking 24 service constitutes your acceptance of the agreement outlined in *Section (1)(d) of the Electronic Fund Transfers Agreement and Disclosure found in the Membership and Account Agreements and Disclosure (Access Book)*. If you would like a copy of this agreement, please contact our Member Service Call Center at 336-662-6200 or 800-632-0210.

## Types of Transactions and Services

In addition to traditional home banking services, here are a few extra perks available through Home Banking 24:

- **Secure Messaging** – Send us secure messages for specific account questions or authorize services.
- **Scheduled Transfers** – Set up reoccurring loan payments or transfers between your Summit accounts.
- **Account-to-Account Transfer** – If you have accounts at other financial institutions, you can use Account-to-Account Transfer to move funds between accounts electronically, and at no charge!
- **Bill Payer** – It just doesn’t get any easier than paying your bills Bill Payer. Set up recurring payments, pay one bill, or all your bills, from just one site!
- **E-Alerts** – We have several E-Alerts to choose from designed to help you better manage your finances.
- **eStatements** – Switch to eStatements and save a tree. When you sign up for eStatements, you get Bill Payer free of charge!
- **On Budget** – On Budget helps you track expenses and set goals even using account data from other financial institutions, all within Home Banking 24.
- **Debit Deals** – Earn cash rewards for using your Credit Union Debit Card to make purchases at participating merchants.
- **Visa ScoreCard** – View your Visa Platinum Rewards Credit Card point balances and shop for personalized rewards, including a wide selection of merchandise, gift cards and travel options.
- **Mortgage Loan** – Find all your mortgage information and make payments using your account or an account at another financial institution.
- **Apply for a Loan** – Save time and apply for a loan in Home Banking where all your information is pre-filled.



## Security

You will be required to enter your User ID and a password to access your accounts. The first time you use Online Banking, you will be asked for your email address, and to provide answers to three Challenge Questions that will be used for Security.

Multi-layer Security helps protect you against identity theft or other online fraud. Once you’ve provided answers to the challenge questions, you can add extra security protection to enroll the computer you are using. After you enroll a computer, you will be able to sign on from that computer without answering a Challenge Question each session. You can enroll multiple computers; we do not recommend enrolling computers you do not regularly use. When you sign on using a computer that is not enrolled, you will be asked to validate your identity by choosing the answer to one or more of the Challenge Questions.

Before logging in, look for a closed padlock on your browser window and verify that you are on the Summit Credit Union site, both indicators that you have a secure and authentic connection. Never access your account over an unsecured wireless network such as public Wi-Fi or a home network that isn’t password protected. Avoid using Home Banking on public computers. But, if you must, always log out of your session and close the browser.

To send personal or account information to the Credit Union, only use secure email after logging in to Home Banking 24.

## Password Security

For optimal security, we recommend that you change your password periodically. You are responsible for safeguarding your password. You agree not to disclose or otherwise make your password available to anyone who is not an authorized user on your accounts. You are responsible for all transfers you authorize under this Agreement. If you permit other persons to use Home Banking 24 or your password, you are responsible for any transactions they authorize or conduct on any of your accounts.

## Unauthorized Access

Notify us at once if you believe your password has been lost or stolen, or an unauthorized person has obtained access to your accounts without your permission. Telephoning is the best way of keeping your possible losses down. If you believe anyone has used your Password or accessed your accounts through Online Banking without your authorization, please contact us immediately. During business hours, call 336-662-6200 or 800-632-0210.

**IMPORTANT: No financial institution, including Summit Credit Union, will ever ask you to provide or confirm account or other confidential or personal information via email, text, social media or automated phone calls.**

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Member Services 336-662-6200 • 800-632-0210  
Mortgage Call Center 336-662-6206 • 877-223-956324  
Hour Loan Call Center 336-662-6202 • 800-288-5252

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