



SERVICES

TERMS AND CONDITIONS

The following terms and conditions govern the manner in which Lakeside Credit Union will provide Virtual Branch (Services) to you:

Our Customer Service Information

Our Customer Service is available at 931-535-7269 or 1-800-819-0792 during the following hours: 7:00 A.M to 2:45 P.M. (CST) at Plant Site and 9:00 till 5:00 (CST) AT Hwy Site, Monday thru Friday

Services

You authorize us to utilize Fiserv Virtual Branch to provide the services to you on our behalf.

We reserve the right to disapprove transfer transactions.

Limitation

Under no circumstances will we be liable if we are unable to complete any transfers initiated in a timely manner via the services because of the existence of any one or more of the following circumstances:

1. You do not obtain Confirmation at the time you initiate a transfer.
2. The designated Account does not contain sufficient funds to complete the transfer.
3. You have closed the designated account.
4. We have previously identified you as a credit risk and have chosen to terminate your subscription to the services.
5. The services, equipment, the software, or any communications link is not working properly and you know or have been advised by us about malfunction before you execute the transaction.
6. You have not provided us with the correct information for accounts to which you wish to make transfer.
7. Circumstances beyond our control (including, but not limited to, fire, flood, or interference from an outside source) that prevent the proper execution of the transaction and we have taken reasonable precautions to avoid the circumstances.

WE ARE NOT RESPONSIBLE FOR ANY OTHER LOSS, DAMAGE OR INJURY, WHETHER CAUSED BY YOUR EQUIPMENT OR SOFTWARE, THE SERVICES, OR ANY TECHNICAL OR EDITORIAL ERRORS CONTAINED IN OR OMISSIONS FROM ANY USER GUIDE/BROCHURE RELATED TO THE SERVICES. WE SHALL NOT BE RESPONSIBLE FOR ANY DIRECT, INDIRECT, SPECIAL OR CONSEQUENTIAL DAMAGE ARISING IN ANY WAY OUT OF THE INSTALLATION, USE OR MAINTENANCE OF YOUR EQUIPMENT, SOFTWARE OR THE SERVICES, EXCEPT WHERE THE LAW REQUIRES A DIFFERENT STANDARD.

Statements

All transfers made via the services will be listed on monthly account statements (Statement) that you receive from us.

New Services

We may, from time to time, introduce new services or enhance the existing services. We shall notify you of the existence of these new or enhanced services. By using these services when they become available, you agree to be bound by the obligations concerning these services, which will be sent to you.

Care of Your Code and Security

You agree that you will not give your services security code (Security Code) or make it available to any other person. If you believe that your security code has been lost or stolen, or that someone has made transfers using your security code without your permission, notify us IMMEDIATELY by phone any time during customer service hours.

If your statement contains transfers that you did not make, notify us IMMEDIATELY. If you do not notify us within sixty (60) days after the statement was mailed to you, your funds may not be refunded, if we can prove that if appropriate action had been taken and we were notified in a timely manner. We may at our discretion, extend the time period of notification.

Errors and Questions

(Note: Sample of client institution Reg E statement) Contact us as soon as possible at telephone number describe above if you think that a transfer listed on your statement is in error or if you need more information about a transfer listed on the statement. We must hear from you no later than sixty (60) days after you received the first statement on which the problem or error appeared.

When you call or write us, you must:

1. Provide your name and user ID.
2. Describe the transfer you are unsure about (Account information, Transaction date, and Transaction amount) and explain why you believe it is an error or need more information. If possible, please provide us with the confirmation number for such transaction.
3. Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send your complaint in writing within ten (10) business days. We will tell you the result of our investigation within ten (10) business days after we receive your complaint and will correct any services error promptly. We may take up to forty-five (45) days to investigate the complaint or question. At our discretion, We will credit your account within ten (0) business days after we hear from you, for the amount you think is in error in order that you may have the use of the funds during the time it takes to complete our investigation. If we ask you to put your question or complaint in writing and we do not receive it within ten (10) business days, we may not credit your account.

If the results of the investigation conclude there is no error, we will mail or transmit to you a written explanation within three (3) business days after we have completed the investigation, and within ten (10) business days of the date of such explanation, we will debit your account the amount of the funds previously credited to you for use during the time we took to complete our investigation. You may ask for copies of documents used during our investigation.

Disclosure of Account Information to Third Parties

We will only disclose information to third parties about your accounts:

1. In order to comply with a government agency to court order, or
2. If you give us your written permission.

Additional Terms and Conditions

1. In addition to the forgoing, both parties agree to be bound by and comply with the requirements and applicable state and federal laws and regulations.
2. We reserve the right to terminate your use of the services, in whole or in part, at any time without prior notice.
3. You may cancel your subscription to the services, upon thirty (30) days prior notice to customer service. You will be responsible for all payments and /or transfers you have requested prior to termination and for all other charges, fees, and taxes incurred.

YOU MUST CANCEL ALL OUTSTANDING TRANSFER ORDERS WITHIN THE 30 DAY NOTIFICATION PERIOD. WE WILL NOT BE LIABLE FOR TRANSFERS NOT CANCELLED OR MADE DUE TO YOUR ACTIONS RELATED TO SERVICE TERMINATION.

4. These terms and conditions may only be altered or amended by us. In such event, we shall send notice to you at your listed address or transmit notice of the alteration or amendment over the services. Your use of the services following receipt of such notice constitutes acceptance of such alterations or amendments.
5. In the event of a dispute regarding the services, you and we agree to resolve this dispute by looking to these terms and conditions. These Terms and Conditions shall supersede any and all other representations made by you or our employees.
6. These Terms and Conditions shall be governed by and construed in accordance with the laws of the State of Tennessee.
7. Business days are Monday through Friday excluding normal banking holidays.

I HAVE READ AND AGREE TO THER TERMS AND CONDTIIONS OF THE DISCLOSURE.

SIGNATURE

DATE



**HOME BANKING
ENROLLMENT FORM**

Member Account #

____ - **1** ____

All Information Is Required (Please Print)

Date _____

Logon ID _____

(Must be between 8 and 50 alphanumeric characters that you can easily remember)

Security Code lcu44120 (lower case)

SSN _____

Name _____

Address _____

City _____ St _____ Zip _____

Home Phone _____

Work Phone _____ EXT _____

Date of Birth _____

Mother's Maiden Name _____

Email _____

Micro # _____



FOR MEMBER'S USE

Account # _____ - ___1___

Logon ID _____

Security Code lcu44120 (lowercase sensitive)

Instructions after Enrollment

1. Member will receive an email from "Security-Ebanking Security" to welcome them to Home Banking.
2. Member will then log on to Lakeside's website www.lecu.coop.
3. Click on 'Home Banking' button.
4. The Virtual Branch Home Banking Welcome Page will appear. Use the information above to log in.
5. If you need assistance, please call the plant office at 931-535-7269 between the hours of 7:00 A.M. - 2:45 P.M. Or, call Hwy 70 office at 1-800-819-0792 between the hours of 9:00 A.M – 4:30 P.M.