

**HEART O' TEXAS FCU  
PERSONAL CREDIT UNION**

**ACCOUNT AGREEMENT AND DISCLOSURE**

**SERVICES:** I understand that the following are the services provided by the HOTFCU PERSONAL CREDIT UNION (PCU).

- Make a withdrawal by check from available accounts within my one credit union share account and that the check will be made payable to the account's primary member and will be mailed the following business day
- Transfer funds between available accounts within that same account number unless I have made a separate agreement with the Credit Union to be able to transfer to another account
- Transfer funds between available accounts within that same account number to make loan payments unless I have a separate agreement with the Credit Union to make transfers to or from another account number
- Obtain history and other information regarding my account

**PASSWORD SECURITY:** I understand that I should keep my password strictly confidential and that upon receiving my assigned password from the Credit Union I will change it immediately.

**IN CASE OF ERRORS OR QUESTIONS ABOUT ELECTRONIC TRANSFERS:** I understand that I should notify the Credit Union in writing within 60 days of my statement date if I think my statement is incorrect. I also understand that it may take the Credit Union up to 90 days to investigate any problems.

**LIABILITY:** I understand that all rules governing my share account and share checking account also apply to any transaction made through PCU. I also understand that the Credit Union cannot be held liable for any mistake or circumstance that is out of their control (natural disaster, etc.) or is caused by my action on these accounts. In addition to unlimited liability for transfers occurring after the 60 day period, I understand that I will be responsible for any errors for unauthorized transfers before that date if I fail to report a lost or stolen PASSWORD within two business days. I also understand that I will be given a confirmation number at the end of each successfully completed transaction that I initiate and that I must be able to give this number to the Credit Union when asking them to research any problem in reference to this transaction.

**PERIODIC STATEMENT:** I understand that I will receive a monthly or quarterly statement and must verify all transactions immediately.

**ACCOUNT INFORMATION:** I understand that if I have executed a separate agreement to transfer funds to or from another account within the Credit Union, the Credit Union may disclose information about these transactions to anyone on the account agreement. I also understand that each time I complete a transaction, I will be given a confirmation number and that I must be able to give the Credit Union this number when inquiring about this transaction.

**PREAUTHORIZED DEBITS AND CREDITS (FROM OUTSIDE SOURCES):** I understand that any preauthorized debit, or withdrawal for another agreement I have executed may happen at any time of the day and that the Credit Union has no control over this. I understand that the same applies to any preauthorized deposit coming into my account.

**I AGREE TO MAINTAIN EITHER THE HOTLINE ACCOUNT, THE GEM ACCOUNT, OR RECEIVE MONTHLY STATEMENTS VIA "e-Statements" AND THE CREDIT UNION NEWSLETTER BY E-MAIL DURING THE TIME THAT I AM USING THE PERSONAL CREDIT UNION.**

**I HAVE READ AND AGREE TO ALL OF THE ABOVE STIPULATIONS REGARDING PERSONAL CREDIT UNION ON-LINE BANKING.**

\_\_\_\_\_  
EMAIL ADDRESS (PLEASE PRINT CLEARLY)

\_\_\_\_\_  
MEMBER SIGNATURE

\_\_\_\_\_  
ACCOUNT NUMBER

\_\_\_\_\_  
DATE