

# Online Banking Agreement

Effective August 20, 2013



This is your Online Banking Agreement with Via Credit Union. The terms and conditions of this agreement are in addition to the Account Agreement.

**Please read the information below before accessing ViaConnect.**

In order to access ViaConnect, you will need the following:

- Internet Access
- A valid email address
- A computer and Internet browser that supports 128-bit encryption. For security purposes, you should use the most current version of any of the following web browsers: Microsoft's Internet Explorer, Mozilla's Firefox, Google's Chrome, Apple's Safari, or any of the many other web browsers available that support up-to-date security features. The most current browser versions are typically more secure and will support 128 bit encryption.
- In order to use ViaConnect, you must register and create a username and password and enroll in Multi Factor Authentication.

## **Online Banking Usage Agreement**

Use of ViaConnect and transactions you perform using ViaConnect are covered by the terms and conditions of the Electronic Funds Transfer (Regulation E) disclosure in the Account Agreement you received at account opening. However, you may request an additional copy of the agreement and disclosure from Via Credit Union.

## **Email Address Changes**

It is your sole responsibility to provide us with your correct contact information, including your email address. You should notify us of any changes to your personal contact information or you may update your personal information under the "Profile" tab in ViaConnect.

## **ViaBill Pay Terms and Conditions**

ViaBill Pay is a product whereby you initiate the payment of a bill over the Internet and the funds are automatically deducted from your checking account at Via Credit Union. Funds must be available in the account on the specified "Send On" date when authorizing payments and transfers. If funds are not available, a Non-Sufficient Funds (NSF) or Overdraft fee will be assessed.

Unless Via Credit Union is negligent, ViaCU cannot be held responsible for the timely payment of bill(s) or the accuracy of information entered into the bill payment system.

A checking account is required to use ViaBill Pay. If there are no bills paid in a period of ninety (90) days Via Credit Union will cancel this service. If cancelled, it is your responsibility to re-enroll if you wish to continue using ViaBill Pay. You may cancel ViaBill Pay at any time. To cancel ViaBill Pay, email Via Credit Union at [viabillpay@viacu.org](mailto:viabillpay@viacu.org).

When a new payee is setup in ViaBill Pay, it will automatically determine whether the payment will be sent electronically or sent by check based upon the payees known preferred method of payments. **Checks sent through ViaBill Pay will not be debited from your account until the payee processes the check.** Funds must be available in the account on the specified "Send On" date when authorizing payments. If funds are not available, a NSF or Overdraft fee will be assessed.

Funds sent via the "Send money instantly to anyone – Powered by PayPal" option are immediately sent to the recipient. **These electronic transactions cannot be edited or cancelled once submitted.** There is a fee associated with sending money through the "Send money instantly to anyone – Powered by PayPal" option. Funds for authorized transfers must be available in the account when the transfer is made. If funds are not available, a NSF or Overdraft fee will be assessed.

Funds sent via the "Send money to a bank account" option are sent to the recipient within two business days. **These electronic transactions cannot be edited or cancelled once submitted.** Funds for authorized transfers must be available in the account when the transfer is made. If funds are not available, a NSF or Overdraft fee will be assessed.

ViaBill Pay cannot be used to pay bills outside the United States.

Via Credit Union has the right to cancel your use of ViaBill Pay, much like your checking account can be closed, if not used properly.