MMCU Home banking E-Notice, E-Statement
Privacy Policy

Introduction:

This page explains the terms and conditions for using our E-Banking Service and provides certain disclosures and information to you concerning the service. Each of your accounts at Moline Municipal Credit Union is also governed by the applicable account disclosure/agreement and Truth In Savings disclosure you received when you opened your account.

How to Access your Accounts:

To access your accounts through our E-Banking service, you must have your account number and an E-Banking password. This information is requested when you enter our E-Banking pages.

The password that is used to gain access to your information should be kept confidential, just as you would keep other PIN numbers and security codes confidential. For your protection we recommend that you change your E-Banking access password regularly. It is recommended that you memorize this password and do not write it down. You are responsible for keeping your password, account numbers and other account data confidential. If you believe that your password may have been lost or stolen, or that someone has transferred or may transfer money between your accounts without your permission, notify Moline Municipal Credit Union at once at 309/797-2185 or visit the credit union for these functions.

Fees:

There is currently no fee for accessing your account(s) through our E-Banking service. We reserve the right to impose/change the fee amount, if necessary, after providing 30 days' notice to all users at the E-Banking login page and/or e-mail address.

Your Internet service provider (ISP) probably charges you a fee to access the Internet via its server. We have no control over ISP related fees.

Available Services and Limitations: The following functions may be performed by members through the service:

- **Transfers:** You may transfer funds between your Share or Loan Accounts as the account agreements may allow.
- **Account Balances:** You may view your share and loan account balances.
- **Transaction history:** You may view the transaction history for any loan or share account. It is possible that some transactions are not yet included in the history at the time you view it even though they may have been processed by the credit union. The main credit union computer system is always the official record of account history. The E-Banking service may be updated several times per day for your convenience in viewing account activity.

- **Password Changes:** If you are an E-Banking user, you may change your password at any time from within the E-Banking section. For your protection we recommend that you change your E-Banking password regularly.
- **Check Orders:** You may reorder checks and/or view and order new check styles available through the credit union. We will not process check order requests if you do not have a checking account at the credit union.
- **Check Search:** You may search for the drafts that have cleared your account. You may also list clearings by date cleared or by check number.
- **Additional Services:** From time to time, we will announce additional services which are available through our E-Banking. Your use of these services will constitute acceptance of the terms and conditions presented at the time they are announced.

- We reserve the right to limit access or cancel on-line access at any time.

Business Day:

Our business days are Monday through Saturday. Holidays are not included

Operating Systems and Security:

Our E-Banking site is designed to operate using world wide web technologies and protocols which are adaptable to a wide range of systems. The E-Banking section uses SSL encryption and requires a browser with a current (unexpired) Thawte Root CA Security Certificate. Some older browsers may not be able to connect to the site without first updating the browser security certificate. Our server uses 40 to 128 bit encryption, depending on the user's browser.

We use cookies to help us administer the E-Banking section. Some browsers allow you to reject cookies from servers. If you don't allow us to set a cookie upon entering the site, you will not be able to log in. The cookie we set contains information we need for security, and allows us to "time out" your authority to view information. We place the cookie with instructions that it can only be sent to a server in our E-Banking domain (homecu.net). A cookie cannot be used to extract data from your PC. We do not store your Access Code, User ID or Password in your cookie.

The cookie we set will "time out" your access authority to our E-Banking section. Until it times out, you can come back to our E-Banking without logging in. After the time out period, you will need to log in again. Remember, most browsers will let you use a BACK button to view previously visited documents, even if your viewing authority has expired. For this reason, the only way to keep others from viewing your account balance is to exit the browser when you are finished with your session. The best way is to completely close out of Internet entirely, so the next person to get on will have to start with a new connection and a new browser. This is especially important if you are using a public or shared computer.

Privacy:

Our E-Banking database is a private system operated for the exclusive use of our members. We use SSL encryption and digital server authentication to insure the privacy of your information when sending data between our E-Banking server and your PC.

All E-Banking logins are logged by the server. For authenticated members who use E-Banking, we collect and store certain information such as how often you visit the E-Banking section, dates and times of visits and which pages are being used. We use this information for internal review and product evaluation only. We never sell, transfer or trade this information unless we are compelled to do so by law.

We may gather and store additional information available to us on failed login attempts and other activity we consider a threat to our system. In these cases, we will share this information with other companies, agencies and law enforcement officials as we determine necessary or as we are required by law.

Liability for Unauthorized Transfers:

Tell us AT ONCE if you believe your password has been lost or stolen and immediately change your password from within the E-Banking section. Calling is the best way to notify us immediately. You could lose all the money in your account. If you tell us within two (2) business days, you can lose no more than $50 if someone used your password without permission.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason kept you from telling us, we will extend the time periods.

If you believe your password has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call:

(309) 797-2185
Or write:
Moline Municipal Credit Union
3401 - 16th St., Moline, IL 61265

PERIODIC STATEMENTS

You have been automatically enrolled in E-Statements. By submitting this request, you authorize Moline Municipal Credit Union to discontinue sending statements via postal mail service and begin sending your statement information electronically.

You will receive an account statement each month in which there are transactions or activity on your account. Accounts with electronic activity will receive a monthly statement; all others will be generated quarterly. You will be notified by email each time that a new statement becomes available for your inspection. It is your responsibility to access the statement. You will need a printer if you want to create a paper copy of your statement. By requesting to receive your statements electronically you are telling Moline Municipal Credit Union that you have printing capabilities.

If you do not wish to receive your statement electronically you need to log in to our Online Branch, go to the Statements tab and select "Stop E-Statements", or call Moline Municipal Credit Union during business hours at (309) 797-2185 or (1-800-446-2406). You are required to keep Moline Municipal Credit Union informed of your current address to ensure correct mailing of monthly statements. There may be a fee associated with the reinstatement of paper statements.

NOTICES

You have been automatically enrolled in E-Notices. All notices will be sent to you electronically. By subscribing to the E-Alerts and E-Notices feature, you acknowledge and agree that:

1. Moline Municipal Credit Union will no longer provide a paper notice
2. E-Alerts and E-Notices are provided solely as a convenience
3. E-Alerts and E-Notices are not a substitute for periodic statements for your designated accounts or any other notices we may send you about your designated accounts, without regard to the manner in which you have chosen to receive such periodic statements or other notices;
4. Such periodic statements and other notices remain the official records of your designated accounts; and
5. Your ongoing obligation promptly to review periodic statements, notices and all other correspondence from us regarding your designated accounts and other services you obtain from us remain in full force and effect.

You agree to provide us a valid mobile phone number or email address so that we may send you alerts. Additionally, you agree to indemnify, defend and hold us harmless from and against any and all claims, losses, liability, cost and expenses (including reasonable attorneys' fees) arising in any manner from your providing us a phone number, email address, or other electronic delivery location that is not our own or that you provide in violation of a applicable federal, state or local law, regulation or ordinance. If you choose not to receive your notices electronically, call Moline Municipal Credit Union during business at (309) 797-2185 or (1-800-446-2406). Your obligations under this paragraph shall survive termination of this agreement.

It is your responsibility to determine that each of the service providers for the communication media supports the email and/or text message E-Alerts and E-Notices. You agree that E-Alerts and E-Notices are subject to the terms and conditions of your agreements with your service provider(s) and that you are solely responsible for any fees imposed for E-Alerts and E-Notices

by your service provider(s). By electing E-Alerts and E-Notices delivery to a web-enabled mobile or cellular device, you agree to receive E-Alerts and E-Notices through that device. Message and data rates may be imposed by your service provider. The frequency of E-Alerts and E-Notices delivered to your mobile phone or cellular device depends upon the frequency of events triggering requested types of E-Alerts and also to E-Notices generated by Moline Municipal Credit Union.

You acknowledge and agree that:

1. E-Alerts and E-Notices may not be encrypted and may include personal or confidential information about you and your transactions, such as your name and account activity or status;
2. Your E-Alerts and E-Notices may be delayed, misdirected, not delivered, or corrupted due to circumstances or conditions affecting your service provider(s) or other parties; and
3. We will not be liable for losses or damages arising from;
4. Any non-delivery, delayed delivery, misdirected delivery, or corruption of an E-Alert or E-Notice
5. Inaccurate, untimely or incomplete content in an E-Alert or E-Notice
6. Your reliance on or use of the information provided in an E-Alert or E-Notice For any purposes, or
7. Any other circumstances beyond our control.

Our Liability

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement/disclosure with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer;
- If the E-Banking equipment or software was not working properly and you knew about the breakdown when you started the transfer; If circumstances beyond our control (such as fire, flood or power failure) prevent the transfer despite reasonable precautions that we have taken.

We shall not be responsible for any other loss, damage or injury whether caused by the equipment, software and/or the E-Banking service, nor shall we be responsible for any direct, indirect, special or consequential damages arising in any way out of the installation, use or maintenance of your equipment, software and/or service, except where the law requires a different standard. We do not make any warranties concerning the equipment, the software or any part thereof, including, without limitations, any warranties of fitness for a particular purpose or warranties of merchantability.

Error and Questions:

In case of errors or questions about your electronic transfers, telephone us at
(309) 797-2185
Or write
3401 16th St., Moline, IL 61265

We must hear from you no later than sixty (60) days after you learn of the error. You will need to tell us:

- Your name and account number
- Why you believe there is an error and the dollar amount involved
- Approximately when the error took place

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days and correct any error promptly. If we need more time, we may take up to forty-five (45) days to investigate the complaint, but you will have the use of the funds in question after ten (10) business days. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account during the investigation.

We will notify you with the results within three (3) business days of completing our investigation. If we decide there was no error, we will send you a written explanation. You may request copies of the documents that we used in our investigation.

If you need more information about our error resolution procedures, call us at the telephone number shown above.