



TATECO (POS) CREDIT UNION ONLINE BANKING TERMS & CONDITIONS

This Agreement governs and sets out the Terms and Conditions of the use of TATECO (POS) Credit Union's Online Banking Services. Please read carefully the following Terms and Conditions.

1. UNLAWFUL OR PROHIBITED USE

As a condition of using the service, you warrant to us that you will **not** use the service for:

- a. An illegal, fraudulent, or defamatory purpose, or
- b. Steps or actions that could undermine the security, integrity, effectiveness, goodwill or connectivity of the Services of the Credit Union (including but not limited to fraudulent, malicious or other activity that threaten to harm or cause harm to any other person).

2. CHANGES TO THIS AGREEMENT

The Society may make change(s) to this Agreement as necessary by adding or amending all or any part of the Terms and Conditions. The Credit Union will notify you of any change to this Agreement before such change takes effect.

3. ADDRESS CHANGE

If you have changed your postal or e-mail address, you need to either:

- a. Make the change(s) yourself after logging on to the service.
- b. Send an e-mail or call the Administrator so that we may make the necessary change.

4. NOTICE

The notices under this Agreement may be provided in varying forms:

- a. Electronically via e-mail (ensure that your e-mail address on record is current)
- b. On our website
- c. Telephone and or voice mail
- d. SMS Messaging

5. INTERNET SECURITY

In order to assist in protecting and ensuring the security of your information, you are required to exercise safe computing practices. You must sign-out, log off, disconnect and close your browser, at the end of each session. This prevents anyone else from accessing the services without your permission or knowledge. Safe computing practices include (but are not limited to) the following security measures:

- a. Preferable internet browser: Firefox, Google Chrome or Microsoft Edge (latest edition)
- b. Up-to-date anti-virus software
- c. Always access your account from a secure location (Look for a small padlock icon on your browser and check the address bar – the URL of the site you are on should begin with 'https'. The padlock icon and 'https' both act as confirmation that you are accessing your account over an encrypted connection).
- d. By default, once you are idle for 5 minutes, you would automatically be signed out (timed out) for security purposes. The duration for timeout may vary.
- e. If you failed to log-on at the third attempt, you will be locked out for security purposes.



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6. USER IDENTIFICATION

Your Login ID and Password must be used each time you need to access the Online Banking Services.

7. PASSWORD

- a. You should always keep your Password strictly confidential and take every precaution necessary to ensure that your password is not disclosed, accidentally or otherwise, or shared with anyone else at any time.
- b. You are solely responsible for maintaining the security of your password. If you know or suspect that your password has been compromised, you should change it immediately.
- c. You should not select a password containing your birth date, your name or those of your family members. Your Telephone number, address, credit union account number or credit/debit card number should not be used.
- d. Your password should not be the same as any personal identification number or any other password
- e. Choose a strong password by making it at least 10 characters long with a mix of upper- and lower-case letters, numbers and special characters.

8. ONLINE BANKING COST

TATECO (POS) Credit Union Online Banking (view, transfer between own accounts and to 3rd party accounts within TATECO (POS)) is available to its members free of charge. Notice of any change in charges or fees shall be given before the change takes effect.

9. TRANSFER OF FUNDS

The request to transfer funds between accounts (your own accounts or to third party account), will only be actioned when there is a sufficient balance in the designated account at the time of the instruction.

The Credit Union may, in its discretion, decline or refuse to act on an instruction given by you.

10. WHAT TO DO IN CASE OF ERRORS OR QUESTIONS

If you think your account information is incorrect or if you need more information about a transaction, write us at the number and address shown in the "How to Contact Us" section of this Agreement.

- a. Include your name and account number
- b. Describe the error or the transaction of which you are unsure and explain as clearly as you can why you believe it is an error and/or why you need more information.
- c. Tell us the dollar amount of the suspected error.

We will determine within five (5) Business Days of you making contact with us whether an error occurred and will promptly correct. Should we need more time to investigate your complaint or question we will notify you. If there was no error, we will send you a written explanation (via e-mail) within three (3) business days of completing our investigation.



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11. LIMITATION OF LIABILITY

The Credit Union, its members, directors, agents will not be held liable to you (except to the extent otherwise required by applicable law) for any loss, damage, delay or inconvenience suffered by you with respect to the following:

- a. This Agreement
- b. Any instructions provided to you in connection with the services
- c. Use of an electronic device to access the service
- d. Delay or inability to access the service
- e. Third party claims

12. CONFIDENTIALITY

Your financial records at TATECO (POS) Credit Union are kept confidential. But there may be instances where we would be required to disclose your credit information to a third party for the following purposes:

- Credit inquiries
- Legal proceeding
- If TATECO (POS) deems the disclosure necessary to protect the Institution's interest

13. SEVERABILITY

Should for whatever reason (s), any one or more of the provisions contained in this Agreement be deemed invalid, illegal or unenforceable, the remaining provisions shall remain valid and enforceable.

14. INDEMNIFICATION

You agree to indemnify and save the Credit Union, its directors, employees and agents from any claims, damages, demands, awards, settlements, losses, claims and expenses that the Credit Union incurs (other than due to its own gross negligence or willful misconduct), including among other things all legal fees and expenses, arising from the Credit Union acting or declining to act on any of your instructions given under this Agreement. This indemnity is in addition to any other indemnity or assurance against loss provided by you to the Credit Union.

15. TERMINATION

You may terminate this Agreement at any time by giving written notification of termination to the Online Banking Administrator. The termination takes effect one (1) business day following the Credit Union's receipt of the termination notice, providing that there is no pending transaction. Pending transaction must be cleared before termination.

16. GOVERNING LAW

This Agreement shall be governed by and construed in accordance with the laws of Trinidad and Tobago.



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17. HOW TO CONTACT US

If you have any question or query on your account(s), or believe that your Access ID and/or Password have been lost, misused, and the like, you may contact us at:

E-mail: onlinebanking@tatecocu.com

Phone: (868) 674-8310, 675-1514

You may also notify us by coming to our offices during business hours:

Trinidad – Monday through Friday from 8:00 a.m. – 4:00 p.m.

18. AUTHORIZATION

By selecting/clicking the 'I Agree' button, the member confirms having read and understood the Terms and Conditions of this Agreement and agrees to be bounded by same.