

# ERIE COMMUNITY FEDERAL CREDIT UNION

3311 TIFFIN AVENUE  
SANDUSKY, OHIO 44870

Please separate and return this portion of the application after establishing a Security Code #, completing any highlighted areas, and signing the form.

## Touchtone Teller-Phone Application Agreement

Name \_\_\_\_\_

Account # \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Phone \_\_\_\_\_

Choose and write your 4 digit PIN number here \_\_\_\_\_  
(Do not use Social Security numbers)

Primary Applicant's Signature \_\_\_\_\_

Date \_\_\_\_\_

### CREDIT UNION USE ONLY

New Issue

Reissue

Entered by \_\_\_\_\_

Date \_\_\_\_\_

### TOUCHTONE TELLER

Your 24 hour Credit Union connection to your accounts  
Phone 419-626-8928 or toll free 1-800-553-1192

To use our touchtone access system, sign up for your PIN number at any teller station.

When you call, you must:

Enter your 4 digit account number followed by the # sign

Enter your 4 digit PIN number

The system will re-verify your account number.

Menu Choices:

1. Account Balances - will give share account first, followed by any sub-accounts.
2. Last 6 checking account transactions in order.
3. Check Clearing. Will ask for a specific check number, followed by the # sign.
4. Transfer money from the regular share account to the checking account. Will ask for share account number first, then it will automatically transfer the money to checking.
5. Request a check sent directly to your address from your share account.
6. Change your personal PIN number. Will ask for new PIN number to be inputted.

If there are any problems or questions about the Touchtone Teller, please call us at the Credit Union 419-626-4283.

**Thanks for using our 24 hour account access system!!!**

## ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

**Touch Tone Teller Telephone Transfers - types of transfers** - You may access your account by telephone 24 hours a day 1-419-626-8928 or 1-800-553-1192 using your personal identification number, a touch tone phone, and your account numbers, to:

- transfer funds from regular share savings to share draft
- make payments from share draft to member
- get information about:
  - the account balance of share draft accounts
  - the last deposit to share draft accounts
  - the last withdrawal from share draft accounts
  - the account balance of share savings accounts
  - the last deposit to share savings accounts
  - the last withdrawal from share savings accounts
  - draft clearing on a specific draft number
  - change PIN

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to telephone transfers.

**Limitations on frequency of transfers.** In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- During any statement period, you may not make more than six withdrawals or transfers from a Savings account to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction. No more than three of the six transfers may be made by check, draft, debit card (if applicable), or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the credit union.

### DOCUMENTATION

- **Periodic statements.**

You will get a monthly account statement from us for your share draft accounts.

You will get a monthly account statement from us for your share savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

### FINANCIAL INSTITUTION'S LIABILITY

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



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- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (4) There may be other exceptions stated in our agreement with you.

#### **CONFIDENTIALITY**

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) if you give us written permission.

#### **UNAUTHORIZED TRANSFERS**

**(a) Consumer liability.** Tell us AT ONCE if you believe your code has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days, you can lose no more than \$50 if someone used your code without your permission. (If you believe your code has been lost or stolen, and you tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your code without your permission.)

If you do NOT tell us within 2 business days after you learn of the loss or theft of your code, and we can prove we could have stopped someone from using your code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 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 (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

**(b) Contact in event of unauthorized transfer.** If you believe your code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address listed in this brochure.

#### **ERROR RESOLUTION NOTICE**

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must

hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

#### **ERIE COMMUNITY FEDERAL CREDIT UNION**

3311 TIFFIN AVENUE

SANDUSKY, OHIO 44870

Business Days: Monday through Wednesday

9:00 A.M. - 5:00 P.M.

Thursday 9:00 A.M. - 6:00 P.M.

Friday 7:30 A.M. - 5:00 P.M.

Excluding Federal Holidays

Phone: 419-626-4283

E-mail - [rfcu@nwonline.net](mailto:rfcu@nwonline.net)

**MORE DETAILED INFORMATION IS  
AVAILABLE ON REQUEST**