

Also, if your statement shows *CaSEy Online* transfers that you did not make, inform us at once. If you do not inform us within sixty (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 making the unauthorized transactions 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. If you believe that someone has used your user name and password or has transferred or may transfer money from your account without your permission, contact your local branch.

Immediately change your password if you think it has been compromised.

### Business Days...

Our business days are Monday through Friday, excluding holidays.

### Fees and Charges...

Currently there are no fees to use *CaSEy Online*. CSE FCU reserves the right to charge for *CaSEy Online* account access or transactions in the future. You will be given at least twenty-one (21) days advance notice as required by law before CSE FCU implements any changes to fees or adds any new fees for *CaSEy Online* service.

### Right to Receive Statements...

All of your *CaSEy Online* transactions will appear on your regular account statement. You will receive a periodic statement for each month in which an online transaction (EFT) occurs, and at least quarterly if a transaction has not occurred. The Credit Union will not provide separate documentation of this activity. You may print the confirmation of each transaction from your computer screen for your records.

### Account Information Disclosure...

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

1. Where it is necessary for completing transactions; or
2. In order to comply with government agencies or court orders as required by law; or
3. If you give us written permission.

### Credit Union 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:

1. If through no fault of ours, you do not have enough money in your account to make the transfer, withdrawal, or your account is inactive.

2. If you used the wrong password or you have not properly followed any applicable computer or Credit Union user instructions for making transfer or withdrawal transactions.
3. If your computer fails or malfunctions or the *CaSEy Online* service was not properly working and such problem should have been apparent when you attempted such transaction.
4. If circumstances beyond our control (such as fire, flood, telecommunication outages, strikes, equipment or power failure) prevent making the transaction, despite reasonable precautions that we have taken.
5. If the funds in your account are subject to an administrative hold for delinquency reasons, legal process, or other claim.
6. If you have not given the Credit Union complete, correct and current instructions so the Credit Union can process a transfer or withdrawal or in the event we receive conflicting information.
7. If the error was caused by a system beyond the Credit Union's control such as a telecommunications system or Internet Service Provider.
8. If there are other exceptions stated in our agreement with you as established by the Credit Union.

### Termination of Electronic Fund Transfer Services...

You agree that we may terminate this Agreement and your electronic fund transfer services if you, or any authorized user of your *CaSEy Online* services or password, breach this or any other agreement with us; or if we have reason to believe that there has been an unauthorized use of your accounts or password.

You or any other party to your account can terminate this Agreement by notifying us in writing. Termination of service will be effective the first business day following receipt of your written notice. Termination of this Agreement will not affect the rights and responsibilities of the parties under this Agreement for transactions initiated before termination.

*CaSEy Online* services may be terminated to those members that cause a loss to the Credit Union.

### Notices...

The Credit union reserves the right to change the terms and conditions upon which this service is offered. The Credit Union will mail a notice to you at least twenty-one (21) days before the effective date of any change, as required by law. Use of this service is subject to existing regulations governing the Credit Union account and any future changes to those regulations.

### Governing Law...

This Agreement shall be governed by and construed in accordance with all applicable federal laws and all applicable substantive laws of the State of Louisiana where you opened your account and the

By-laws of the Credit Union as they now exist or may hereafter be amended. You understand that we must comply with these laws, regulations, and rules. You agree that if there is any inconsistency between the terms of the Agreement and any applicable law, regulation, or rule, the terms of this Agreement will prevail to the extent any such law, regulation, or rule may be modified by agreement between us.

### Enforcement...

You agree to be liable to the Credit Union for any liability, loss, or expense as provided in this Agreement that the Credit Union incurs as a result of any dispute involving your accounts or services. You authorize the Credit Union to deduct any such liability, loss, or expense from your account without prior notice to you.

### Error Resolution...

In case of errors or questions about your *CaSEy Online* transactions, contact your local branch or write to us at CSE Federal Credit Union, 4321 Nelson Rd., Lake Charles, LA 70605 as soon as you can. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number.
2. Describe the error or the transaction 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 tell you the results of our investigation within ten (10) business days after we hear from you and will correct the error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days 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 ten (10) business days, we may not credit your account. We may take up to ninety (90) days for new share account transaction errors, or errors involving transactions initiated outside the United States.

For new accounts, we will tell you the results of our investigation and we may credit your account for the amount you think is in error within twenty (20) business days.

If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.



[csefcu.org](http://csefcu.org)

#### Main Office

4321 Nelson Road  
Lake Charles, LA 70605

Phone: 337.477.2000

Fax: 337.562.3109

#### Sulphur Branch

2154 Swisco Road  
Sulphur, LA 70665

Phone: 337.625.5747

Fax: 337.626.3394

Toll-Free: 800.625.5747

CaSEy Voice: 337.625.4245



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.



Accounts Federally Insured to at least \$250,000 by NCUA, an agency of the U.S. Government

*CaSEy Online*  
services



strong heritage. smart future.



