



APPLICATION FORM

AUTOMATED SERVICES

SURNAME _____ FIRST NAME _____ MIDDLE NAME _____ ACCOUNT # _____

SERVICES INTERNET BANKING ACCESS PLUS ATM AUDIO TELLER

DATE OF BIRTH (DD/MM/YYYY) _____ / _____ / _____ GENDER MALE FEMALE MARRIED DIVORCE WIDOWED STAFF YES NO

HOME ADDRESS _____

HOME TELEPHONE # _____ WORK TELEPHONE # _____ CELLULAR(S) # _____ EMAIL ADDRESS: _____

SIGNATURE OF APPLICATION _____ DATE _____

APPLYING FOR AN ONLINE BANKING ACCOUNT

PLEASE PRINT CLEARLY IN BLOCK LETTERS

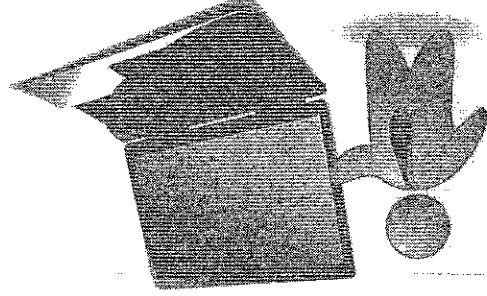
1. COMPLETE THE APPLICATION FORM

2. CREATION OF ONLINE BANKING ACCOUNT

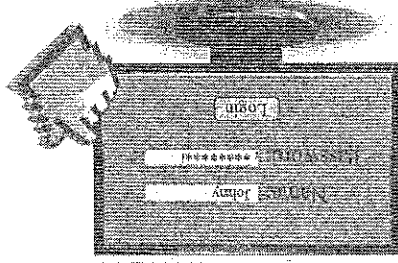
3. ACTIVATE YOUR ACCOUNT



- Take the completed form to the Credit Union
- Take your Valid Identification and JPSCU debit card with you



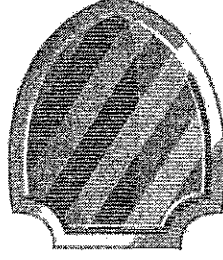
- One of our representatives will contact you
- An online Banking Access Account will be created
- A default password will be provided



- Log in with user name provided
- Enter your default password
- Set up your security questions and Image
- Enter your new password

FOR YOUR PROTECTION

- Ensure that you do not share your password
- Ensure that you do not withdraw funds earmarked for your standing order payments
- Avoid using "PUBLIC" computers when viewing and doing transfers on your account
- You can only transfer funds available in your Special Deposit Account



ONLINE BANKING FEATURES

- Keep tabs on your account by sending alerts to your email
- Check notifications and learn of the new promotions being offered by JPS & Partners Co-operative Credit Union

- View account balance
- Do Cash flow calculations
- Create recurring loan payments
- Transfer to your ATM card

JPS & Partners Co-operative Credit Union Online Banking End User License Agreement

Welcome Home - to JPS & Partners Co-operative Credit Union's online banking system. You should read this Agreement carefully and keep it with your bank account records. There are certain disclosures for electronic funds transfers in this Agreement not found in your JPS & Partners Co-operative Credit Union (referred to as "the Credit Union") rule book. By subscribing to, or using, this Online Banking Service (referred to as "the Service"), you agree that you have complied with the online instructions in accessing the Service and that you will be bound by its terms.

Definitions and terms you should be familiar with in this Agreement:

- "Due Date" means the date reflected on your history for which the payment is due.
- "Financial Software" means the software provided to allow you to access funds and do transactions on your account.
- "Future Dated Transfer" means a funds transfer that will be initiated on a future day depending on your selection of the Effective Date.
- "Future Payment" means a payment, other than a Recurring Payment, that will be initiated on a future business day depending on your selection of the Effective Date.
- "Password" means a personal code selected by you that will be used to obtain access to the Service. The term includes any additional numbers and letters required by the Financial Software or equipment used, or otherwise established by you.
- "PC" means a personal computer (not including, any personal data assistant or other wireless computing or access device) that meets the requirements for use of the Service.
- "Recurring transfer" means a regular payment that is automatically made during recurring intervals permitted by the Service based on a recurring Effective Date.
- "Same Day Payment" means a payment that will be initiated on the same day that you enter the payment information through the Service.
- "Service" means the individual and collective Services available in connection with the Financial Software and described herein.
- "Account" means all eligible suffixes and any other account or financial product accessed using the Service. All of these accounts are subject to this Agreement.
- "Effective Date" with regards to fund transfers means, the date on which the transfer is to be initiated to us for processing.
- "User's Guide" means any instructional materials (as amended from time to time) provided with the Service.
- "We," "us" and "our" means JPS & Partners Co-operative Credit Union with which you have established an Account, and any agent, designee, or assignees that we may, in our sole discretion, involve in the provision of the Service.
- "You," "your" and "yours" means (i) each and every person who now or hereafter is an Account holder or has an interest therein; and (ii) each and every person who now or hereafter subscribes to the Service or uses the Service.
- "Authorized Representative" refers to a person who has authority of any kind with respect to an Account or transaction.
- "Multi-factor Authorization" refers to multiple levels of security for users to access the Service including any combination of individual user ids and passwords.
- "Suffix" or "Eligible Suffix" refers to an account type, which can be either (i) voluntary shares, (ii) savings, (iii) special deposit, or (iv) loans type available through the Service.

Other definitions may appear within the remaining text of this Agreement.

ONLINE BANKING SERVICE

1. SERVICE TRANSACTIONS

- You may use the Service to perform the following transactions:
 - review past or recurring transfers from your suffixes;
 - order transfers of funds among eligible suffixes;
 - order transfers of available funds from certain savings suffixes to loan suffixes accessible through the Service;
 - perform balance inquiries with respect to each suffix accessible through FIS Online Banking;
 - view account activity within each suffix;
 - access your account history and
 - any additional services that may be added to enhance the service.

2. LIMITATIONS

- Your use of the Service is subject to the following limitations:
 - Dollar Amount. There may be limits on the dollar value for each transaction you can make using the Service. These limits are for security reasons and may be changed by us from time to time.
 - Frequency. There may be limits on the number of transactions you can make using the Service. These limits are for security reasons and may be changed by us from time to time.
 - Wireless Device. Because of technical limitations, you may not be able to perform transactions with a wireless access device (for example personal data assistants, cell phones, etc.)
 - Direct Deposits. Payments to accounts held at other financial institution are not available through this Service.
 - Transfers. Transfers or Payments to Payees (other than the Account holder) or to any other financial institution are prohibited through the Service.
 - Other. Your use of the Service is subject to the following additional limitations:
 - (a) you acknowledge and agree that any payment of alimony, child-support, taxes, or other court-directed or governmental payments, fines, or penalties or any payment to settle securities transaction through the Service is prohibited, and you agree not to make or attempt to make any such payments. We may process or refuse to

process any such payments in our sole and absolute discretion, and, in any event, to the fullest extent permitted by law, you assume all risk relating to the proper scheduling, initiation, processing, transmission, receipt, and application of such payments, and you release us from any and all claims, liabilities, and/or damages resulting from your making or attempting to make any such payments through the Service, whether such claims, liabilities and/or damages arise (or would arise) under this Agreement or otherwise.

- (b) You may not make a payment in any currency other than Jamaican dollars.
- (c) The Service will only be available to you once an up to date *Know Your Member Form* is completed and current identification is available on our Financial Software. The identification must include an image of your face, your signature and an expiration date.
- (d) Funds transferred from savings suffixes to loan suffixes accessible through the Service will be applied to such loan suffixes according to the terms of the agreements established for such a loan suffix.

There may be additional limitations elsewhere in this Agreement. Your ability to initiate transactions also may be limited by the funds available in your savings, loan, or other agreements with us or applicable law. You agree to abide by and be bound by all applicable limitations.

3. PASSWORD.

You will be required to choose an alphanumeric password that you will use to obtain access to the Service. You should not use your debit card personal identification number ("PIN") as your password. You authorize the Credit Union to follow and absolve the Credit Union from any liability arising from us following any instructions entered through the Service using your password.

You hereby agree to release the Credit Union from and indemnify the Credit Union against all claims, losses, damages, costs and expenses howsoever arising in consequence of, or in any way related to, the Credit Union having followed any instructions entered through the Service using your password.

Because your password can be used to obtain information and access money in your Account, you should treat your password with the same degree of care and secrecy that you use to protect your PIN or other sensitive personal financial data. You agree not to give your password, or make it available, to any person. We will not accept responsibility if you have shared your password with anyone. Your password can be changed within the Service and must have the minimum number of characters; we may specify from time to time and must include at least one letter and one number. You may also use special characters (i. e. @, \$, %). The password you choose is case sensitive.

4. ACCESSING THE SYSTEM

For the Service, you must have Internet Access with 128 bit encryption and your browser must be configured to accept "cookies" and JavaScript enabled.

5. VIRUS PROTECTION

We are not responsible for any computer virus, problems or malfunctions resulting from a computer virus, or related problems that may be associated with the use of an online system. We recommend that you routinely update your virus software, apply all security patches for your operating system and install a firewall on your PC. We are not responsible for any errors or failures resulting from defects or malfunctions of the Service.

6. EQUIPMENT

We are not responsible for any loss, damage or injury resulting from (i) an interruption in your electrical power or telephone service; (ii) the disconnecting of your telephone line by your telephone company or from deficiencies in your line quality; or (iii) any defect or malfunction of your PC, modem or telephone line. We are not responsible for any services relating to your PC other than those specified in this Agreement. **WE MAKE NO WARRANTY, EITHER EXPRESS OR IMPLIED, TO YOU REGARDING YOUR PC OR RELATED EQUIPMENT, OR YOUR INTERNET SERVICE PROVIDER OR ITS EQUIPMENT, INCLUDING BUT NOT LIMITED TO, ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.**

7. OUR LIABILITY FOR FAILURE TO COMPLETE TRANSACTIONS

We will process and complete all transfers (to and from eligible suffixes) properly initiated and completed through the Service in accordance with the online instructions provided within the Service and the terms of this Agreement. If we do not complete a transfer to or from your suffixes on time or in the correct amount in accordance with online instructions provided with the Service and under the terms of this Agreement, our liability for your losses and damages will be limited to those directly and proximately caused by our failure, not to include indirect, consequential, special or exemplary damages. Further, we will not be liable if:

- a. Through no fault of ours, you do not have enough money in your Account to make the transfer or payment. We shall be under no obligation to act on any instruction from you if sufficient funds are not available in the Account you designated.
- b. The Service or your PC or modem is not working properly whether or not you knew about the malfunction when you started the transfer or payment. We shall not assume responsibility for malfunctions in communications facilities not under our control that may affect the accuracy or timeliness of messages you send.
- c. A Payee mishandles or delays handling payments. We shall not be responsible if your payment instructions are not given sufficiently in advance to allow for timely payment.

- d. You have not provided us with the correct information or payment amount.
- e. Circumstances beyond our control (such as fire, loss of electricity supply, flood, man-made or any other natural disaster) prevent the proper completion of the transaction despite reasonable precautions by us to avoid these circumstances.

8. HISTORY

All of your payments and funds transfers made through the Service will appear in your Account detail online. The transaction details will be reflected for each transaction made through the Service and can be exported in a number of formats online as determined by us. To request a written statement, you may call 876-960-1305 or 876-960-1115 or mail:

Internet Banking
IT Department
JPS & Partners Co-operative Credit Union Limited,
65 ½ Half Way Tree Road
Kingston 10

9. FEES

Access to the Service is available to you at fees determined from time to time by us. The current fees are as listed in our fee schedule, and may be modified from time to time, and are available from the Credit Union. We will notify you of any changes as required by law. You hereby agree and acknowledge that the fees for use of the Service will be debited from your Account on a monthly basis.

10. BUSINESS DAYS/HOURS OF OPERATION

Our business days and hours are Monday through Friday, 8:00am – 3:00pm, except bank holidays (bank holidays shall also include days which are designated as bank holidays in the country of the host service provider) and any other times that will be advertised by the Credit Union. Although queries can be processed only during business hours, the Service is available 24 hours a day, seven days a week, except during maintenance periods.

11. EMAIL ADDRESS MAINTENANCE

It is your responsibility to notify us if you change your email address. Unless otherwise prohibited by law, rule or regulation, if our email to you is returned as 'Undeliverable', we may discontinue sending email messages.

12. SUSPENSION & TERMINATION OF SERVICE

Either you or we may terminate delivery the Service without notice. If you do not access your Service during a continuous 6 month period, we may terminate any or all of your Service. We shall have the right, at our sole discretion to (i) limit your use of the Service; (ii) suspend your use of the Service; or (iii) terminate your use of the Service and cancel this Agreement, for any reason, at any time.

13. NOTICE OF YOUR RIGHTS AND LIABILITIES

Tell us AT ONCE if you believe that your password has been lost, stolen or compromised. Otherwise, you could lose all the money in your Accounts accessed by the password. Telephoning is the best and fastest way of keeping your possible losses down.

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:

IT Department – 876-960-1305 or 876-960-1115

or write to:
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IT Department
JPS & Partners Co-operative Credit Union
65 ½ Half Way Tree Road
Kingston 10

Member's Signature

Authorizing Officer

A... ERRORS AND QUESTIONS

In case of errors or questions about your electronic transfers or payments, you should telephone the IT Department at 876-960-1305 or 876-960-1115.

14. ERROR AND QUESTIONS

In case of errors or questions about your electronic transfers or payments, you should telephone the IT department at 876-960-1305 or 876-968-1115.

We must hear from you no later than ten (10) days after you received your statement or notification on your PC in which a problem or error has appeared.

- a. Tell us your name, TRN and Account number.
- b. 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.

We will tell you the results of our investigation within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to sixty (60) days to investigate your complaint or question. If we ask you to put your complaint or question in writing and do not receive it within ten (10) business days after the initial query, we may not be able to re-credit (or correct) your Account until after the investigation has been completed.

If we decide there was no error, we will send you a written explanation within three (3) business days after we finish our investigation.

15. DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES

You have a right to confidentiality and financial privacy provided always that we may disclose information to third parties about your Accounts or the transactions you make:

- a. Where it is necessary for completing a transaction with your written authorization; or
- b. In order to verify the existence and condition of your Accounts to a third party, such as a credit bureau; or
- c. In order to comply with a governmental agency or court orders; or
- d. If you give us your written permission; or
- e. If we in our sole discretion deem such disclosure necessary or desirable; or
- f. If disclosure is necessary to protect the Credit Union's interests.

16. AUTHORIZATION TO OBTAIN INFORMATION

You agree that we may obtain information regarding your Payee Accounts (if they are a member) in order to facilitate proper handling and crediting of your payments.

17. CHANGES IN SERVICES/TERMS

We may change the Services and the terms set forth in this Agreement at any time. You will be notified of any such change as required by applicable law.

18. SEVERABILITY

In the event any one or more of the provisions of this Agreement shall for any reason be held to be invalid, illegal or unenforceable, the remaining provisions shall remain valid and enforceable.

19. GOVERNING LAW

This Agreement shall be governed by the laws of Jamaica.

Date

Date

- d. You have not provided us with the correct information or payment amount.
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