

APPLICATION FOR ONLINE ACCOUNT ACCESS

*indicates a required field

*Account # _____ Internal Use Only _____

*Primary Owner _____

*Joint 1 _____

*Joint 2 _____

*Address _____ *City _____

*State/Province _____

*Zip Code _____

*Country _____ *Home Telephone # _____

*E-Mail _____ *Work Telephone # _____

*Cell Phone # _____

I/we (hereinafter "I" refers to all persons signing to this Agreement) request a password (PIN) to access my account(s) at IDB-IIC Federal Credit Union ("Credit Union") through the on-line account access system on www.idbcreditunion.org and mobile banking. I understand that Online Account Access requires use of a personal computer or mobile device with access to Internet. If an additional name has been entered above, the primary owner authorizes issuance of the password to the named person. All parties (primary, joint, and authorized users) to the account understand and agree that each additional named person must already be a joint owner of this account with all the rights and duties attached to it. I further understand that use of this password by any joint owner of this account acknowledges receipt and acceptance of all the terms and conditions contained in the Credit Union Account Agreement and the related disclosure statements.

NOTE: I, by signing this Agreement below, agree to the following terms and conditions:

1. The Credit Union issues the PIN for my use only. I am responsible for keeping my password, account numbers and other account data confidential. I assume responsibility for all transactions made through Online Account Access.
2. Upon receipt of the temporary PIN, from the Credit Union, I will promptly access Online Account Access. I will be required to change the PIN, to a password of my choosing during initial sign-on. I acknowledge that the PIN which I choose is to be kept personal

- and confidential. I am responsible for the proper safekeeping of my PIN/PASSWORD. I agree not to give or make available my PIN/PASSWORD to any unauthorized individual.
3. At no time will I reveal or make available, directly or indirectly, the PIN to any other person.
 4. I am responsible for complying with all the terms of this Agreement and with the terms of the agreement governing the accounts which I access using Online Account Access. The Credit Union can terminate your Online Account Access privileges under this Agreement without notice to you if you do not pay any fee required in this Agreement when due or if you do not comply with the agreement governing your accounts or your account is not maintained in good standing.
 5. I will report, promptly upon discovery, any loss or theft of the PIN in writing to the IDB-IIC Federal Credit Union, 1300 New York Avenue, NW, Washington, DC, 20577, or by calling (202) 623-3363. I will confirm any telephone notification in writing, to the address listed above, within 5 business days of making the notification.
 6. My use of the PIN/PASSWORD is subject to the Credit Union's regulations on all accessible accounts. I agree not to withdraw funds in excess of the balance in my account. I agree to not use Online Account Access to initiate a transaction that would cause the balance in the designated account(s) to go below zero. If I have overdraft protection line of credit ("Instant Credit"), I agree not to use Online Account Access to initiate a transaction that would cause the outstanding balance of my line of credit ("Instant Credit") to go above my credit limit. If the Credit Union honors a withdrawal request for an amount in excess of my available balance or credit limit, I agree to immediately pay the amount of the excess and any fee that may apply upon notification.
 7. I agree to adhere to any limitations on dollar amounts or number of transfers as disclosed to me.
 8. The Credit Union may change or rescind these terms of this Agreement at any time after giving required notice.
 9. If a PIN is issued for a joint owner, we agree to be jointly and severally liable for all PIN transactions as well as any other means of access to our account under the terms of this Agreement and the Account Agreement. If I am a joint owner I agree that if a transaction(s) by any of my joint owner(s) is made and results in access to the other's asset accounts and/or advances from the other's Instant Credit, each joint owner authorizes the Credit Union to honor such request and agrees to abide by the terms and conditions of the account(s), whether the accounts are in their joint names or in the individual name of any of the joint owners of this account. The terms and conditions of the asset accounts and/or Instant Credit accounts are incorporated herein by reference.
 10. The Credit Union is not responsible for errors or delays resulting from malfunction of any personal computer, internet connection or computer network used to access Online Account Access.

I acknowledge that this is my true and lawful signature under penalty of perjury:

Signature 1 _____ **Date (MM/DD/YYYY)** _____

Signature 2 _____ **Date (MM/DD/YYYY)** _____

Signature 3 _____ **Date (MM/DD/YYYY)** _____