

GUIDE TO SERVICES

Overview

Internet Banking and Bill Payment allows you to perform banking transactions, pay your bills, and communicate with Customer Service quickly and easily from the comfort of your home or wherever you have to be. These services provide secure access at any hour of the day. When you have questions or need help, you have several resources: this guide, on-line help at your fingertips, and Customer Service through secured mail messages or by telephone.

Where to Begin

Complete and submit the Internet Banking and Bill Payment Enrollment Application as instructed. Upon notification that the application has been processed, you may access the service by following the instructions indicated below. If you require assistance, please contact the Customer Service number that is provided to you.

Accessing the Service

You receive a unique ID and a temporary security code when you register for the service. The first time you access the service you must change the temporary security code to one you select. Your security code may be any 4-8 digit alphanumeric value. You should protect this code just as you do your ATM PIN number, and change it often. If you forget your security code, contact Customer Service. You will be asked questions based on the personal information you provided when you applied for the service. If your answers confirm this information, your security code will be reset and the next time you access the service, you will be prompted to change your password.

Internet Banking

Use Internet Banking to review account balances and history, transfer funds, review and change scheduled transfers, view transfer history, make loan payments and loan advances.

Internet Banking's Account Balances feature tells you the account number and account type of the accounts you are using with Internet Banking. When you select an account from the list, you get the available and actual balance for that account.

Internet Banking Account History feature enables you to review account history that our institution maintains for each account.

Internet Banking Account Transfer feature offers three types of transfers:

• Immediate	A transfer is attempted immediately. You are notified if the transfer is successful while you are on-line (like a transaction at an ATM). The money is actually moved based on the same schedule as transactions performed at an ATM.
• One-time	A transfer is made on a date you specify.
• Automatic	A transfer occurs as often and as many times as you specify.

Transfers that are made on future user-specified dates are called "scheduled" transfers. These transfers may be either one-time or automatic. The first transfer date may be no more than 18 months in the future. Scheduled transfers are processed on the scheduled date. Transfers scheduled for non-business dates (such as January 1 or weekends) are processed on the next business day for one-time transfers and on the previous business day for automatic transfers.

Internet Banking Scheduled Transfers feature lets you review one-time or automatic transfers or cancel a transfer before it occurs. You can also change information, depending on the type of scheduled transfer:

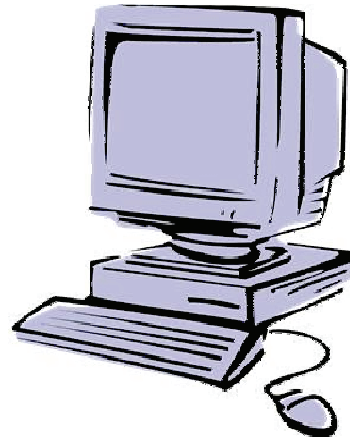
• One-time transfer	You can change the amount and date of the transfer.
• Automatic transfer	You can change the amount, next transfer date, number of transfers, and transfer frequency. The changes affect all future transfers.

If you want to change the FROM or TO account, you must cancel the transfer and set it up correctly. An immediate transfer takes place the instant you confirm it, so it cannot be modified or cancelled afterward.

Internet Banking Transfer History feature provides the details, including the status of transfers you've made. You have several ways in which to select which transfer (s) you want to review. If you don't specify any criteria, you get all available transfer history. If you specify:

• Account number	You receive all transfers for that account.
• Transfer date	You receive transfer from the start date to end date.
• Transfer amount	You receive all transfers within plus or minus \$10 of the amount.

HOME BANKING USER GUIDE



www.refcu.org

ROCKLAND EMPLOYEES FEDERAL CREDIT UNION

170 East Central Avenue
Spring Valley, NY 10977

Tel: (877) 922-2822

Fax: (845) 371-2652

PLACE
STAMP
HERE

Rockland Employees Federal Credit Union
170 East Central Avenue
Spring Valley, NY 10977

If you want to direct the search to a more restricted list of past transfers, specify a combination of transfer details.

Internet Banking Loan Advance feature allows you to make immediate, one-time, or automatic advances from a loan. An advance can be completed on an open-end loan.

Internet Banking Loan Payment Feature allows you to make immediate, one-time, or automatic payments to a loan.

Bill Payment

Use the Bill Payment function to schedule payments to merchants, review and change scheduled payments, and review payment history. Bill Payment offers an alternative to the traditional method paying bills. Instead of writing a check and mailing the payment to the merchant, you can schedule all your payments to be made on certain dates. Bill Payment provides a confirmation number for every payment and keeps track of your payment history. These features make Bill Payment an excellent record keeper. You no longer have to keep track of the payments you've made because Bill Payment does it for you. Usage of

- Set up your personal list of merchants. To pay bills, the merchant(s) you want to pay must be in your personal merchant list with all account numbers you have with each merchant.
- Set up a payment.
- Change or cancel your payment information as necessary.

Internet Bill Payment essentially involves three steps:

Things You Should Know About Your Payments

Bill Payment uses one of the following methods to pay your bill:

- Internet payment to merchants on the electronic network. When this method is used, you receive a recommendation to set up your payment at least *two* business days before the due date.
- Check payment to merchants who do not receive electronic payments. When this method is used, you receive a recommendation to set up your payments at least *five* business days before the due date. (See note below).

Note: The recommended lead times are provided to ensure the merchant receives the payment in a timely manner. Posting of the payment is the responsibility of the merchant.

If you do not provide the correct merchant and account information, your payments may not be successfully completed.

If the payment is processed according to the recommended lead times for scheduling payments, and it is deemed late by the merchant/payee, our processor will be liable for up to a maximum of \$50 of late fees assessed by the merchant.

Payments are processed Monday through Friday with the exception of federal holidays. Payment processing begins at 2 PM EST each day. You cannot schedule, change or delete a payment to occur on that day after processing begins.

Types of Payments

- A one-time payment is paid at a time you specify.
- An automatic payment occurs as often and as many times as you specify for up to 10 years.

Payments that are made on future dates that you specify are called scheduled payments. These include one-time payments and automatic payments. The first payment date may be no more than 18 months in the future. Payments are processed on the scheduled date. Payments scheduled for non-business dates such as (January 1 or weekends) are processed on the next business day for one-time payments and on the previous business day for automatic payments.

Payments for Government Obligations

Special care should be taken when scheduling payments for government obligations such as taxes and court-directed payments. Ample time for the delivery, processing and posting of your payments should be allowed since you may incur significant penalties as a result of late payments.

Bill Payment Scheduled Payments feature lets you review your scheduled payments (one-time and automatic) and delete a selected payment before the payment occurs. You can also change information, depending on the type of scheduled payment:

• One-time payment	You can charge the amount and date of the payment and the financial account from which the payment is to be made.
• Automatic	You can change the amount, payments next payment date, number of payments, frequency of payment and the financial account from which the payments are to be made. The changes affect all future payments.

Internet Banking/Bill Payment Enrollment Application

Services Requested. Check the services requested.

- Internet Banking Only
- Internet Banking & Bill Payment

Your Information.

Social Security # _____
 Name _____
 Address (Street/City/State/Zip) _____

 Home Phone _____
 Work Phone _____
 Mother's Maiden Name _____
(used for security verification)
 Email Address _____

Joint Account Owner Information (If applicable)

Name _____

Bill Payment Account(s): Select up to two checking accounts to pay bills from. Check box if it is a joint account.

Account # _____ Joint Account
 Account # _____ Joint Account
(Checking Accounts Only)

Additional Internet Banking Account(s): The accounts listed above as Bill Payment accounts are also available as Internet Banking Accounts. List all account types.

Account # / Type _____ Joint Account
 Account # / Type _____ Joint Account
 Account # / Type _____ Joint Account

Authorization: You desire to subscribe to the Services and authorize Us, and any 3rd party acting on Our behalf, to serve as Your agent in processing internet banking transactions and payments to targeted Payees pursuant to Your payment instructions, and You authorize Us to post such payment to Your designated Account(s). This authorization is in force until revoked by You or Us in writing and is subject to the Service Terms and Conditions (a current copy of which will be furnished to You) as amended from time to time.

Signature _____ Date _____
 Signature _____ Date _____
(Required when joint accounts are specified)

Please complete the application form and sign it as instructed. Detach application and return the application to your branch or seal with tape and mail it to the address printed on the reverse side of this application (postage required). You will receive a Welcome Packet which includes instructions for use of the service and your security code.

Bill Payment History feature lets you find payments by specifying payment details. You have several ways to select which payment(s) you want to receive. If you don't specify any criteria, you receive all available payment history. If you specify:

• Merchant name	You receive all payments for that merchant.
• Payment dates	You receive payments from the start date to the end date.
• Payment amount	You receive all payments within plus or minus \$10 of the specified amount.

If you want to direct the search to a more restricted list of past payments, specify a combination of payment details.

Secured Mail Messages

Use the secure mail feature to communicate with Customer Service.

Secure Mail offers the capability to review, save and delete received messages and to send new messages to Customer Service. You can use this feature at any time to communicate questions, problems and requests.

Personal Options

Use Personal Options to change your security code, name, address and phone number and to add or delete an account.

Personal Options can be used to change your personal information on the service; however, you must also notify our institution directly of any relevant changes to your name, address or phone number. The checking accounts you specify for bill payments are set up for you when you sign up for the service.

You can add accounts to be used by Internet Banking or change checking accounts to be used for bill payments; these accounts are available after they have been validated by our institution. You can only delete an account after any scheduled transaction or payment attached to it has been cancelled.



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