

# CSE Online

## ACCOUNT ACCESS AGREEMENT AND DISCLOSURE STATEMENT CSE FEDERAL CREDIT UNION

This Agreement establishes the rules that cover your electronic access to your account(s) at CSE Federal Credit Union (“Credit Union”) through CSE Online. You will be bound by this Agreement when you enroll in CSE Online. You also accept all the terms and conditions of this Agreement by using CSE Online. Please read it carefully and retain for your records.

This Agreement is also subject to applicable federal laws and the laws of the State of Louisiana (except to the extent this Agreement can and does vary from such rules or laws). If any provisions of this Agreement are found unenforceable or invalid, all remaining provisions will continue in full force and effect. The headings in the Agreement are for convenience or reference only and will not govern the interpretation of the provisions. Any waiver (express or implied) by either party or any default or breach of this Agreement must be in writing and shall not constitute a waiver of any other or subsequent default or breach. You may not assign this Agreement. This Agreement is binding upon your heirs and the Credit Union’s successors and assigns. Certain of the obligations of the parties pursuant to this Agreement that by their nature would continue beyond the termination, cancellation, or expiration of this Agreement shall survive termination, cancellation, or expiration of this Agreement. This Agreement, together with the Membership and Account Agreement constitutes the entire agreement between you and the Credit Union with respect to the subject matter hereof and there is no understanding or agreements relative hereto which are not fully expressed herein.

The words “you”, “your”, and “yours” refer to the CSE Federal Credit Union member(s) jointly and severally. The words “we”, “us”, “our”, “CSEFCU” and “Credit Union” refer to CSE Federal Credit Union. This Agreement and Disclosure Statement (hereinafter “Agreement”) explains and describes the types of Electronic Funds Transfers which are available to you with CSE Online. This Agreement also contains your rights and responsibilities concerning transactions that you make through CSE Online, including your rights under the Electronic Funds Transfer Act.

To qualify for access to CSE Online, you must be a Credit Union member in good standing. Other conditions may apply.

**ENROLLING FOR CSE Online** The member Account Number, Social Security Number and Address Number are required for initial enrollment to CSE Online.

Users will create a personalized Logon ID and Security Code.

Logon IDs can be between 6 and 50 alpha numeric characters.

Security Codes must have a minimum of 8 alpha-numeric characters. A minimum of 2 numeric and 2 alpha characters is required.

You accept responsibility for periodically changing your Logon ID and protecting the integrity of the Logon ID to protect unauthorized transactions and account access. Granting access to your account via CSE Online to any non-owner will make you financially liable for all losses or misuse of your account(s).

### 1. CSE Online.

You may reach CSE Online at <http://www.csefcu.org>. You can use CSE Online 7 days a week, 24 hours a day, 365 days a year, although some or all of CSE Online services may not be available occasionally due to emergency or scheduled system maintenance. The use of your Logon ID is required to access CSE Online. You can perform the following transactions on ALL ACCOUNT(S) TO WHICH YOU ARE AUTHORIZED AND HAVE BEEN GIVEN ACCESS TO:

- a) Obtain balances and other account information on share/savings and draft/checking accounts in addition to share certificates, IRAs, and loans.
- b) Make transfers between share/savings, draft/checking, money market, Christmas club and loan accounts.
- c) Review 200 days of share/savings history, 90 days of draft/checking history, 18 months of certificate history, and closed end loan history for the life of the loan.
- d) Make transfers from your share accounts to other share accounts that you share an association.
- e) View check copies.

### 2. LIMITATIONS ON TRANSFERS

Federal regulations limit transfers for share/savings accounts and money market accounts, if applicable. During any statement period, you may not make more than six withdrawals or transfers to another Credit Union account of yours or to a third party by means of a pre-authorized or automatic transfer. This includes transfers by phone, fax, wire and cable, audio response, overdraft transfers to checking and Internet instruction. No more than six transfers may be made by check, draft or debit card, or similar order

to a third party. A pre-authorized transfer includes any arrangement with us to pay a third party from your account upon oral or written orders including orders received through the automated clearinghouse (ACH). If you exceed the transfer limitations set forth above in any statement period, the transfer may not be completed, your regular share account and draft account may be subject to a fee, account closure, or suspension or we may revoke your access to CSE Online. We will not be required to complete a withdrawal or transfer from your account(s) if you do not have enough money in the designated account(s) to cover the transaction; however, we may complete the transaction. You agree not to use CSE Online to initiate a transaction that would cause the balance in your designated account(s) to go below zero. We also will refuse to complete your CSE Online transactions if we have canceled your CSE Online, or we cannot complete the transaction for security reasons.

The functions and limitations of CSE Online may be updated, without notice, at the option of the Credit Union in order to provide improved service to the membership.

3. **FEES FOR CSE Online.** Currently there is no monthly service fee for using CSE Online; however, we may implement a fee as required by applicable federal and/or state regulations and in such case, we will notify you as soon as practicable. If at that time, you choose to discontinue using CSE Online, you must notify us in writing.
4. **ACCOUNT STATEMENTS.** Your periodic statement will identify each electronic transaction. You will receive a monthly account statement for each month in which you initiate electronic transactions.
5. **IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS.** In case of errors or questions about electronic funds transfers from your checking and share savings accounts or if you need more information about a transfer on the statement or receipt, telephone us at the following number or send us a written notice to the following address 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 appears. Call us at:

Toll Free: (800) 625-5747

Phone: (337) 625-5747

Or write to:

CSE Federal Credit Union

4321 Nelson Road

Lake Charles, LA 70605

Fax: (337) 625-5769

- a) Tell us your name and account number.
- b) Describe the electronic transfer you are unsure about, and explain as clearly as you can why you believe the Credit Union has made an error or why you need more information.
- c) 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 ten (10) business days. We will determine whether an error has occurred 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 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 will tell you the results within three (3) business days of 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.

\*If you give notice of an error within thirty (30) days after you make the first deposit to your account, we will have twenty (20) business days instead of ten (10) business days.

\*\*If you give notice of an error within thirty (30) days after you make the first deposit to your account, notice of an error involving a point of sale transaction, or notice of an error involving a transaction initiated outside the U.S. its possessions and territories, we will have ninety (90) days instead of forty-five (45) days to investigate.

NOTE: If the error you assert is an unauthorized VISA transaction, other than a cash disbursement at an ATM, we will credit your account within five (5) business days unless we determine that the circumstances or your account history warrant a delay, in which case you will receive credit within ten (10) business days.

6. **LIABILITY FOR UNAUTHORIZED TRANSACTIONS.** You are responsible for all transfers you authorize under this Agreement. If you permit other persons to use your user name and password, you are responsible for any transactions they authorize or conduct on any of your accounts. However, tell us AT ONCE if you believe anyone has used your user name and password or accessed your accounts without your authority. Telephoning the Credit Union is the best and quickest way of keeping your possible losses down. For CSE Online transactions, if you tell us within two (2) business days, you can lose no more than fifty dollars

(\$50.00) if someone accessed your account without your permission. If you do NOT tell us within two (2) business days after you learn of the unauthorized use of your account or user name and password, and we can prove that we could have stopped someone from accessing your account without your permission if you had told us, you could lose as much as five hundred dollars (\$500.00).

Also, if your statement shows CSE Online transfers that you did not make, tell us at once. If you do not tell 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, call us at 1-337-625-5747, or toll free at 1-800-625-5747.

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

- 7. TRANSACTIONS THAT ARE NOT COMPLETED.** If we fail to complete a transfer to or from your designated account(s) on time and in the correct amount, and we have agreed to perform such transfer(s) (with certain exceptions), we may be liable for your losses or damages. Section 3 of this Agreement lists a number of situations in which we do not agree to complete withdrawals or transfers. We also will not be liable:
- If we have terminated this Agreement.
  - If through no fault of ours, you do not have enough money in your account(s) to make the transfer.
  - A legal order directs us to prohibit withdrawals from the account(s).
  - The funds in your designated account(s) are subject to legal process or other encumbrance restricting the transaction.
  - If circumstances beyond our control (such as fire, flood, telecommunication outages, strikes, equipment or power failure) prevent the transaction from being completed despite reasonable precautions we have taken.
  - You have reported an unauthorized use of your Member Number and Password, reported it as stolen, or requested that we issue a new Password, and we have as a result refused to honor the original Password.
  - If your account is closed, frozen, or funds are uncollected.
  - If you, or anyone authorized by you, commits any fraud or violates any law or regulation.
  - If the transfer would cause your balance to become negative or exceed the credit limit of an established line of credit loan.
  - If any part of CSE Online is not working properly and you knew about the problem when you started the transactions.
  - If other exceptions are introduced as provided by applicable law.
- 8. INFORMATION ABOUT YOUR DESIGNATED ACCOUNTS.** You authorize us to obtain any information deemed necessary to process your request for access to CSE Online. Additionally, you agree that we will disclose information to third parties about your designated account(s) or the transactions you make:
- a) Where it is necessary for completing or documenting transactions or resolving errors involving transactions.
  - b) In order to verify the existence and condition of your designated account(s).
  - c) In order to comply with orders or subpoenas of government agencies or courts.
  - d) If you give us written permission.
- 9. OUR BUSINESS DAYS.** Our business days are Monday through Friday, other than legal banking holidays.
- 10. PRE-AUTHORIZED PAYMENTS.** You may not use CSE Online to enter into pre-authorized payment arrangements.
- 11. OUR RULES AND REGULATIONS AND OTHER AGREEMENTS.** Your designated account(s) may also be governed by other agreements between you and us. The terms and conditions of the deposit agreements and disclosures for each of your Credit Union account(s) as well as your other agreements with the Credit Union such as loans continue to apply notwithstanding anything to the contrary in this Agreement.
- 12. EVIDENCE.** If we go to court for any reason, we can use a copy, microfilm, microfiche, or photograph of any document or person to prove what you owe or that a transaction has taken place and the copy, microfilm, microfiche, or photograph will have the same validity as the original.
- 13. TERMINATING THIS AGREEMENT.** You can terminate this Agreement at any time by notifying us in writing and by discontinuing the use of your Logon ID. We can also terminate this Agreement and revoke access to CSE Online at any time. Whether you terminate the Agreement or we terminate the Agreement, the termination will not affect your obligations under this Agreement, even if we allow any transaction to be completed with your Logon ID after this Agreement has been terminated.

14. **CHANGING THIS AGREEMENT.** We may change any term of the Agreement at any time. If the change results in increased fees for any services, increased liability for you, fewer types of available electronic fund transfers, or stricter limitations on the frequency or dollar amount of transfers, we agree to give you notice of at least 21 days before the effective date of any such change, unless any immediate change is necessary to maintain the security of an account, or our electronic fund transfer system, or for any security reasons. We will post any required notice of change in terms in the quarterly newsletter, on our web site, personal E-mail, or postal mail. If advance notice of the change is not required, and disclosure does not jeopardize the security of the account or our electronic fund transfer system, we will notify you of the change in terms within 30 days after the change becomes effective. Your continued use of any or all of the subject system services indicates your acceptance of the change in terms. We reserve the right to waive, reduce, or reverse charges or fees in individual situations. You acknowledge and agree that the applicable deposit agreements and disclosures govern changes to fees applicable to specific accounts.
15. **NOTICES.** All notices from us will be effective when we have mailed them or delivered them to the last known address in the Credit Union's records. Notices from you will generally be effective once we receive them at CSE Federal Credit Union, 4321 Nelson Road, Lake Charles, LA 70605. Notices under Section 6 will be effective once you have done whatever is reasonably necessary to give us the information we need, such as by telephoning us.
16. **COLLECTION EXPENSE.** If we ever have to file a lawsuit to collect what you owe us, you will pay our reasonable expenses, including attorney's fees.
17. **GOVERNING LAW.** This Agreement is governed by the Bylaws of the Credit Union, federal laws and regulations, and the laws and regulations of the state of Louisiana. Any disputes regarding this Agreement shall be subject to the jurisdiction of the court of the county in which the Credit Union is located.
18. **INTERNET SECURITY.** The Credit Union's efforts to secure electronic banking does not secure the internet or the transaction of information over the internet. The Credit Union does not provide protection for email transfers or data transfers utilizing your personal computer. The Credit Union shall not be liable for any loss, harm or fraud resulting from the introduction of a computer virus, worm or other malicious code in your computer or access device.

We will never contact you on an unsolicited basis to request information concerning your electronic credentials including your User ID, Password or Authentication.

The Credit Union recommends its business members perform a risk assessment and review its electronic/online account controls and passwords periodically.

The Credit Union recommends you periodically review your online account access practices to ensure security, including:

- Who has access to your online accounts?;
- How and where are user names and passwords stored?; and
- How strong are your passwords and how often are they changed?

If you are suspicious of any account activity or experience a member information security related event or believe that your User ID, Password, or Authentication has been lost or stolen, please contact the Credit Union at 1-337-625-5747 or toll free at 1-800-625-5747 immediately.

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## **ELECTRONIC FUND TRANSFERS AGREEMENT AND DISCLOSURE**

This Electronic Fund Transfers Agreement and Disclosure is the contract which covers your and our rights and responsibilities concerning the electronic fund transfers (EFT) services offered to you by CSE Federal Credit Union ("Credit Union"). In this Agreement, the words "you," "your," and "yours" mean those who sign the application or account card as applicants, joint owners, or any authorized users. The words "we," "us," and "our" mean the Credit Union. The word "account" means any one (1) or more share savings and checking accounts you have with the Credit Union. Electronic fund transfers are electronically initiated transfers of money from your account through the EFT services described below. By signing an application or account card for EFT services, signing your card, or using any service, each of you, jointly and severally, agree to the terms and conditions in this Agreement and any amendments for the EFT services offered. Furthermore, electronic fund transfers that meet the definition of remittance transfers are governed by 12 C.F.R. part 1005, subpart B—Requirements for remittance transfers, and consequently, terms of this agreement may vary for those types of transactions. A "remittance transfer" is an electronic transfer of funds of more than \$15.00 which is requested by a sender and sent to a designated recipient in a foreign country by a remittance transfer provider. Terms applicable to such transactions may vary from those disclosed herein and will be disclosed to you at the time such services are requested and rendered in accordance with applicable law.

**1. EFT SERVICES** — If approved, you may conduct any one (1) or more of the EFT services offered by the Credit Union.

**a. ATM Card.** If approved, you may use your card and personal identification number (PIN) in automated teller machines (ATMs) of the Credit Union, PLUS and Pulse networks, and such other machines or facilities as the Credit Union may designate. For ATM transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan.

Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for ATM overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

At the present time, you may use your card to:

- Withdraw funds from your share savings accounts.
- Obtain balance information for your share savings accounts.

The following limitations on ATM Card transactions may apply:

- You may withdraw up to a maximum of \$400.00 in any one (1) day, if there are sufficient funds in your account.
- For security purposes, there are other limits on the frequency and amount of transfers available at ATMs.
- See Section 2 for transfer limitations that may apply to these transactions.

**b. Visa Check Card.** If approved, you may use your card to purchase goods and services from participating merchants. However, you may not use your card to initiate any type of gambling transaction. If you wish to pay for goods or services over the Internet, you may be required to provide card number security information before you will be permitted to complete the transaction. You agree that you will not use your card for any transaction that is illegal under applicable federal, state, or local law. Funds to cover your card purchases will be deducted from your checking account. For one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges.

For other types of transactions, if the balance in your account is not sufficient to pay the transaction amount, the Credit Union may pay the amount and treat the transaction as a request to transfer funds from other deposit accounts, approved overdraft protection accounts, or loan accounts that you have established with the Credit Union. If you initiate a transaction that overdraws your account, you agree to make immediate payment of any overdrafts together with any service charges to the Credit Union. In the event of repeated overdrafts, the Credit Union may terminate all services under this Agreement. You may use your card and personal identification number (PIN) in ATMs of the Credit Union, PLUS and Pulse networks, and such other machines or facilities as the Credit Union may designate. In addition, you may use your card without a PIN for certain transactions on the Visa, Pulse, and PLUS networks. However, provisions of this Agreement relating to Visa transactions do not apply to transactions processed through non-Visa networks. To initiate a Visa Debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network. Please refer to the Member Liability section of this Agreement for terms and conditions.

At the present time, you may also use your card to:

- Withdraw funds from your share savings and checking accounts.
- Obtain balance information for your share savings and checking accounts.
- Make point-of-sale (POS) transactions with your card and personal identification number (PIN) to purchase goods or services at merchants that accept Visa Check cards.
- Order goods or services by mail, telephone or internet from places that accept Visa Check cards.

The following limitations on Visa Check Card transactions may apply:

- There is no limit on the number of Visa Check Card purchases you make per day.
- You may purchase up to a maximum of \$2,500.00 per day.
- There is no limit to the number of cash withdrawals you may make in any one (1) day from an ATM machine.
- There is no limit on the number of POS transactions you may make in any one (1) day.
- For security purposes, there are other limits on the frequency and amount of transfers available at ATMs.
- See Section 2 for transfer limitations that may apply to these transactions.

**c. CSE Voice (Audio Response).** If we approve CSE Voice (Audio Response) for your accounts, a separate personal identification number (PIN) will be assigned to you. You must use your personal identification number (PIN) along with your account number to access your accounts. At the present time, you may use CSE Voice (Audio Response) to:

- Transfer funds from your share savings accounts.
- Obtain balance information for your share savings, checking, certificate, and loan accounts.
- Make loan payments from your share savings accounts.
- Obtain tax information on amounts earned on share savings and checking accounts or interest paid on loan accounts.
- Verify the last date and amount of your payroll deposit.

Your accounts can be accessed under CSE Voice (Audio Response) via a touch-tone telephone only. CSE Voice (Audio Response) service will be available for your convenience 24 hours per day. This service may be interrupted for a short time each day for data processing.

The following limitations on CSE Voice (Audio Response) transactions may apply:

- There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one (1) day.
- See Section 2 for transfer limitations that may apply to these transactions.

The Credit Union reserves the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. The Credit Union may set other limits on the amount of any transaction, and you will be notified of those limits. The Credit Union may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction and there may be limits on the duration of each telephone call.

**d. Preauthorized EFTs.**

- **Direct Deposit.** Upon instruction of (i) your employer, (ii) the Treasury Department or (iii) other financial institutions, the Credit Union will accept direct deposits of your paycheck or federal recurring payments, such as Social Security, to your share savings and/or checking account.

- **Preauthorized Debits.** Upon instruction, we will pay certain recurring transactions from your share savings and/or checking account.

- See Section 2 for transfer limitations that may apply to these transactions.

- **Stop Payment Rights.** If you have arranged in advance to make electronic fund transfers out of your account(s) for money you owe others, you may stop payment on preauthorized transfers from your account. You must notify us orally or in writing at any time up to three (3) business days before the scheduled date of the transfer. We may require written confirmation of the stop payment order to be made within 14 days of any oral notification. If we do not receive the written confirmation, the oral stop payment order shall cease to be binding 14 days after it has been made. A stop payment request for preauthorized Electronic Fund Transfers will apply to all subsequent transfers, unless you withdraw the request.

- **Notice of Varying Amounts.** If these regular payments may vary in amount, the person you are going to pay is required to tell you, ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment or when the amount would fall outside certain limits that you set.

- **Liability for Failure to Stop Payment of Preauthorized Transfers.** If you order us to stop payment of a preauthorized transfer three (3) business days or more before the transfer is scheduled and we do not do so, we will be liable for your losses or damages.

**e. Electronic Check Conversion/Electronic Returned Check Fees.** If you pay for purchases or bills with a check or draft, you may authorize your check or draft to be converted to an electronic fund transfer. You may also authorize merchants or other payees to electronically debit your account for returned check fees. You are considered to have authorized these electronic fund transfers if you complete the transaction after being told (orally or by a notice posted or sent to you) that the transfer may be processed electronically or if you sign a written authorization.

**f. CSE Online.** If we approve CSE Online for your accounts, a separate personal identification number (PIN) will be assigned to you. You must use your personal identification number (PIN) along with your account number to access your accounts. At the present time, you may use CSE Online to:

- Withdraw funds from your share savings and checking accounts.
- Transfer funds from your share savings and checking accounts.
- Obtain balance information for your share savings, checking, certificate, and loan accounts.
- Make loan payments from your share savings and checking accounts.
- Determine if a particular item has cleared.
- Obtain tax information on amounts earned on share savings and checking accounts or interest paid on loan accounts.
- Verify the last date and amount of your payroll deposit.

Your accounts can be accessed under CSE Online via personal computer. CSE Online will be available for your convenience 24 hours per day. This service may be interrupted for a short time each day for data processing. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. All checks are payable to you as a primary member and will be mailed to your address of record. We may set other limits on the amount of any transaction, and you will be notified of those limits. We may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction and there may be limits on the duration of each access.

The following limitations on CSE Online transactions may apply:

- There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one (1) day.
- See Section 2 for transfer limitations that may apply to these transactions.

**g. CSE Mobile.** If we approve CSE Mobile for your accounts, a separate personal identification number (PIN) will be assigned to you. You must use your personal identification number (PIN) along with your account number to access your accounts. At the present time, you may use CSE Mobile to:

- Transfer funds from your share savings, checking, and Money Market accounts.
- Obtain balance information for your share savings, checking, Money Market, certificate, loan, IRA, and Club accounts.
- Make loan payments from your share savings, checking, and Money Market accounts.
- Determine if a particular item has cleared.

Your accounts can be accessed under CSE Mobile via mobile device or other approved access device(s). CSE Mobile will be available for your convenience 24 hours per day. This service may be interrupted for a short time each day for data processing. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. We may set other limits on the amount of any transaction, and you will be notified of those limits. We may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction and there may be limits on the duration of each access.

The following limitations on CSE Mobile transactions may apply:

- There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one (1) day.
- See Section 2 for transfer limitations that may apply to these transactions.

**h. CSE Bill Pay.** We will process bill payment transfer requests only to those creditors the Credit Union has designated in the User Instructions and such creditors as you authorize and for whom the Credit Union has the proper vendor code number. We will not process any bill payment transfer if the required transaction information is incomplete.

We will withdraw the designated funds from your checking account for bill payment transfer by the designated cutoff time on the date you schedule for payment. We will process your bill payment transfer within a designated number of days before the date you schedule for payment. You must allow sufficient time for vendors to process your payment after they receive a transfer from us. Please leave as much time as though you were sending your payment by mail. We cannot guarantee the time that any payment will be credited to your account by the vendor.

The following limitations on CSE Bill Pay transactions may apply:

- There is no limit on the number of bill payments per day.

**2. TRANSFER LIMITATIONS** — For all share savings accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed.

### **3. CONDITIONS OF EFT SERVICES —**

**a. Ownership of Cards.** Any card or other device which we supply to you is our property and must be returned to us, or to any person whom we authorize to act as our agent, or to any person who is authorized to honor the card, immediately according to instructions. The card may be repossessed at any time at our sole discretion without demand or notice. You cannot transfer your card or account to another person.

**b. Honoring the Card.** Neither we nor merchants authorized to honor the card will be responsible for the failure or refusal to honor the card or any other device we supply to you. If a merchant agrees to give you a refund or adjustment, you agree to accept a credit to your account in lieu of a cash refund.

#### **c. Foreign Transactions.**

**Visa.** Purchases and cash withdrawals made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from a range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives or the government-mandated rate in effect for the applicable central processing date. The exchange rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

A fee of 1.00% of the amount of the transaction, calculated in U.S. dollars, will be imposed on all multiple currency foreign transactions, including purchases, cash withdrawals and credits to your account. A fee of 0.80% of the amount of the transaction, calculated in U.S. dollars, will be imposed on all single currency foreign transactions, including purchases, cash withdrawals and credits to your account. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the United States, with the exception of U.S. military bases, U.S. territories, U.S. embassies or U.S. consulates.

**d. Security of Access Code.** You may use one (1) or more access codes with your electronic fund transfers. The access codes issued to you are for your security purposes. Any access codes issued to you are confidential and should not be disclosed to third parties or recorded on or with the card. You are responsible for safekeeping your access codes. You agree not to disclose or otherwise make your access codes available to anyone not authorized to sign on your accounts. If you authorize anyone to use your access codes, that authority shall continue until you specifically revoke such authority by notifying the Credit Union. You understand that any joint owner you authorize to use an access code may withdraw or transfer funds from any of your accounts. If you fail to maintain the security of these access codes and the Credit Union suffers a loss, we may terminate your EFT services immediately.

**e. Joint Accounts.** If any of your accounts accessed under this Agreement are joint accounts, all joint owners, including any authorized users, shall be bound by this Agreement and, alone and together, shall be responsible for all EFT transactions to or from any share savings and checking or loan accounts as provided in this Agreement. Each joint account owner, without the consent of any other account owner, may, and is hereby authorized by every other joint account owner, make any transaction permitted under this Agreement. Each joint account owner is authorized to act for the other account owners, and the Credit Union may accept orders and instructions regarding any EFT transaction on any account from any joint account owner.

**4. FEES AND CHARGES** — There are certain fees and charges for EFT services. For a current listing of all applicable fees, see our current Schedule of Fees and Charges that was provided to you at the time you applied for or requested these electronic services. From time to time, the charges may be changed. We will notify you of any changes as required by applicable law.

If you use an ATM not operated by us, you may be charged a fee by the ATM operator and by any international, national, regional, or local network used in processing the transaction (and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer). The ATM surcharge will be debited from your account if you elect to complete the transaction or continue with the balance inquiry.

**5. MEMBER LIABILITY** — You are responsible for all transactions you authorize using your EFT services under this Agreement. If you permit someone else to use an EFT service, your card or your access code, you are responsible for any transactions they authorize or conduct on any of your accounts.

**TELL US AT ONCE** if you believe your card or access code has been lost or stolen, if you believe someone has used your card or access code or otherwise accessed your accounts without your authority, or if you believe that an electronic fund transfer has been made without your permission using information from your check. 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 a transaction was made with your card or card number without your permission and was either a Visa or Interlink transaction, you will have no liability for the transaction, unless you were grossly negligent in the handling of your account or card or access code. For all other EFT transactions, including ATM transactions or if you were grossly negligent in the handling of your account or card or access code, your liability for an unauthorized transaction is determined as follows.

If you tell us within two (2) business days after you learn of the loss or theft of your card or access code, you can lose no more than \$50.00 if someone used your card or access code without your permission. If you do NOT tell us within two (2) business days after you

learn of the loss or theft of your card or access code and we can prove we could have stopped someone from using your card or access code without your permission if you had told us, you could lose as much as \$500.00.

Also, if your statement shows transfers that you did not make including those made by card, access code or other means, 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 lost after the 60 days if we can prove that we could have stopped someone from making the transfers if you had told us in time. If a good reason (such as a hospital stay) kept you from telling us, we will extend the time periods.

If you believe your card or access code has been lost or stolen or that someone has transferred or may transfer money from your accounts without your permission, call:

Phone: (337) 625-5747

Toll Free: 1-800-625-5747

or write to:

CSE Federal Credit Union 4321 Nelson Road Lake Charles, LA 70605

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

#### **6. RIGHT TO RECEIVE DOCUMENTATION —**

**a. Periodic Statements.** Transfers and withdrawals made through any ATM or POS terminal, debit card transactions, audio response transactions, preauthorized EFTs, online/PC transactions, mobile access device transactions or bill payments you make will be recorded on your periodic statement. You will receive a statement monthly unless there is no transaction in a particular month. In any case, you will receive a statement at least quarterly.

**b. Terminal Receipt.** You can get a receipt at the time you make any transaction (except inquiries) involving your account using an ATM and/or point-of-sale (POS) terminal.

**c. Direct Deposit.** If you have arranged to have a direct deposit made to your account at least once every 60 days from the same source and you do not receive a receipt (such as a pay stub), you can find out whether or not the deposit has been made by calling Phone: (337) 625-5747 or Toll Free: 1-800-625-5747. This does not apply to transactions occurring outside the United States.

**7. ACCOUNT INFORMATION DISCLOSURE —** We will disclose information to third parties about your account or the transfers you make:

- As necessary to complete transfers;
- To verify the existence of sufficient funds to cover specific transactions upon the request of a third party, such as a credit bureau or merchant;
- If your account is eligible for emergency cash and/or emergency card replacement services and you request such services, you agree that we may provide personal information about you and your account that is necessary to provide you with the requested service(s);
- To comply with government agency or court orders; or
- If you give us your written permission.

**8. BUSINESS DAYS —** Our business days are Monday through Friday, excluding holidays.

**9. 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 may be liable for your losses or damages. However, we will not be liable for direct or consequential damages in the following events:

- If, through no fault of ours, there is not enough money in your accounts to complete the transaction, if any funds in your accounts necessary to complete the transaction are held as uncollected funds pursuant to our Funds Availability Policy Disclosure, or if the transaction involves a loan request exceeding your credit limit.
- If you used your card or access code in an incorrect manner.
- If the ATM where you are making the transfer does not have enough cash.
- If the ATM was not working properly and you knew about the problem when you started the transaction.
- If circumstances beyond our control (such as fire, flood, or power failure) prevent the transaction.
- If the money in your account is subject to legal process or other claim.
- If funds in your account are pledged as collateral or frozen because of a delinquent loan.
- If the error was caused by a system of any participating ATM network.
- If the electronic transfer is not completed as a result of your willful or negligent use of your card, access code, or any EFT facility for making such transfers.
- If the telephone or computer equipment you use to conduct audio response, online/PC, or mobile banking transactions is not working properly and you know or should have known about the breakdown when you started the transaction.
- If you have bill payment services, we can only confirm the amount, the participating merchant, and date of the bill payment transfer made by the Credit Union. For any other error or question you have involving the billing statement of the participating merchant, you must contact the merchant directly. We are not responsible for investigating such errors.
- Any other exceptions as established by the Credit Union.

**10. NOTICES —** All notices from us will be effective when we have mailed them or delivered them to the appropriate address in the Credit Union's records. Notices from you will be effective when received by the Credit Union at the address specified in this Agreement. We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you at least 21 days before the effective date of any change. Use of this service is subject to existing regulations governing the Credit Union account and any future changes to those regulations.

The following information is a list of safety precautions regarding the use of ATMs and night deposit facilities:

- Be aware of your surroundings, particularly at night. Look out for suspicious activity near the ATM or night deposit facility. At night, be sure that the facility (including the walkways and parking areas) are well lit.

- Consider having someone accompany you when the ATM or night deposit facility is used after dark. If you observe any problems, you might consider using another ATM or night deposit facility or coming back later.
- Prepare for your transaction before you arrive to minimize your time at the ATM or night deposit facility.
- Do not accept assistance from anyone you do not know when using any ATM or night deposit facility.
- Mark each transaction in your account record, but not while at the ATM or night deposit facility.
- Do not lend your ATM/Debit card to anyone.
- Do not leave your ATM/Debit Card, a receipt or any other documentation at the ATM or night deposit facility.
- Close the entry door of any ATM facility equipped with a door.
- If another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction. If it is after the regular hours of the financial institution and you are using an ATM, do not permit entrance to any person you do not know. Prevent others from seeing you enter your PIN by using your body to shield their view.
- Refrain from displaying your cash at the ATM or night deposit facility. As soon as your transaction is completed, place your money in your purse or wallet. Count the cash later in the safety of your car, home or other secure surroundings.
- If you notice anything suspicious at the ATM or night deposit facility, consider using another ATM or night deposit facility or coming back later. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, take your card or deposit envelope, and leave.
- When using a drive-up ATM or night deposit facility, make sure all the car doors are locked and all the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
- If you are followed after making a transaction, go to the nearest public area where people are located.
- Do not write your personal identification number (PIN) or access code on your ATM card. Protect the secrecy of your personal identification number (PIN). Protect your ATM/Debit Card as though it were cash. Do not tell anyone your PIN. Do not give anyone information regarding your ATM/Debit Card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Do not write your PIN where it can be discovered, such as on the card sleeve or anywhere in your wallet or purse.
- If you lose your ATM/Debit Card or if it is stolen, promptly notify us. You should consult number 5 of this disclosure for additional information about what to do if your card is lost or stolen.
- We want our ATM and night deposit facilities to be safe and convenient for you. Therefore, please tell us if you know of any problems with any facility by calling us at (337) 625-5747 or toll free 1-800-625-5747. For instance, let us know if a light is not working or if there is any damage to a facility. Report all crimes to law enforcement officials immediately. If emergency assistance is needed, call the police from the nearest available public telephone.

**11. BILLING ERRORS** — In case of errors or questions about electronic fund transfers from your share savings and checking accounts or if you need more information about a transfer on the statement or receipt, telephone us at the following number or send us a written notice to the following address as soon as you can. We must hear from you no later than 60 days after we sent the first statement on which the problem appears. Call us at:

Phone: (337) 625-5747 Toll Free: 1-800-625-5747

or write to:

CSE Federal Credit Union 4321 Nelson Road Lake Charles, LA 70605

- Tell us your name and account number.
- Describe the electronic transfer you are unsure about and explain, as clearly as you can, why you believe the Credit Union has made an error or why you need more information.
- 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 ten (10) business days.

We will determine whether an error has occurred 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 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 will tell you the results within three (3) 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.

\* If you give notice of an error within 30 days after you make the first deposit to your account, we will have 20 business days instead of ten (10) business days to investigate the error.

\*\* If you give notice of an error within 30 days after you make the first deposit to your account, notice of an error involving a point-of-sale (POS) transaction, or notice of an error involving a transaction initiated outside the U.S., its possessions and territories, we will have 90 days instead of 45 days to investigate the error.

**NOTE:** If the error you assert is an unauthorized Visa transaction, other than a cash disbursement at an ATM, we will credit your account within five (5) business days unless we determine that the circumstances or your account history warrant a delay, in which case you will receive credit within ten (10) business days.

**12. TERMINATION OF EFT SERVICES** — You may terminate this Agreement or any EFT service under this Agreement at any time by notifying us in writing and stopping your use of your card and any access code. You must return all cards to the Credit Union. You also agree to notify any participating merchants that authority to make bill payment transfers has been revoked. We may also terminate this Agreement at any time by notifying you orally or in writing. If we terminate this Agreement, we may notify any participating merchants making preauthorized debits or credits to any of your accounts that this Agreement has been terminated and that we will not accept any further preauthorized transaction instructions. We may also program our computer not to accept your card or access code for

any EFT service. Whether you or the Credit Union terminates this Agreement, the termination shall not affect your obligations under this Agreement for any electronic transactions made prior to termination.

**13. GOVERNING LAW** — This Agreement is governed by the bylaws of the Credit Union, federal laws and regulations, the laws and regulations of the state of Louisiana, and local clearinghouse rules, as amended from time to time.

**14. ENFORCEMENT** — You are liable to us for any losses, costs or expenses we incur resulting from your failure to follow this Agreement. You authorize us to deduct any such losses, costs or expenses from your account without prior notice to you. If we bring a legal action to collect any amount due under or to enforce this Agreement, we shall be entitled, subject to applicable law, to payment of reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post judgment collection actions.

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## **CSE Remote Deposit Capture**

### **User Agreement and Disclosure Statements**

This Agreement contains the terms and conditions for the use of CSE Federal Credit Union ("Credit Union", "us," or "we") Mobile Check Deposit and/or other remote deposit capture services that we or our affiliates may provide to you ("you," or "User"). Other agreements you have entered into with us, including the Membership & Account Agreement, Electronic Funds Transfer Agreement and other Disclosures governing your account, are incorporated by reference and made a part of this Agreement.

1. **Services.** The mobile check deposit services ("Services") are designed to allow you to make deposits to your checking accounts from your smartphone by taking a picture of the check(s) and delivering the images and associated deposit information to us or our designated processor. There is currently no charge for the Services.

2. **Acceptance of these Terms.** Your use of the Services constitutes your acceptance of this Agreement. This Agreement is subject to change from time to time. We will notify you of any material change via email or on our website(s) by providing a link to the revised Agreement. Your continued use of the Services will indicate your acceptance of the revised Agreement. Further, we reserve the right, in its sole discretion, to change, modify, add, or remove portions from the Services. Your continued use of the Services will indicate your acceptance of any such changes to the Services.

3. **Limitations of Service.** The maximum amount you may deposit on any one day is \$3000.00. This limit amount is subject to change. When using the Services, you may experience technical or other difficulties. We cannot assume responsibility for any technical or other difficulties or any resulting damages that you may incur. Some of the Services have qualification requirements, and we reserve the right to change the qualifications at any time without prior notice. We reserve the right to change, suspend or discontinue the Services, in whole or in part, or your use of the Services, in whole or in part, immediately and at any time without prior notice to you. If we reject your deposit, you agree not to hold us responsible or liable for overdrafts or charges incurred due to rejection of deposit. It is at our sole discretion to reject any deposit.

4. **Ineligible items.** You agree that you will not use the Services to deposit any checks or other items as shown below:

- a. Checks or items payable to any person or entity other than you.
- b. Checks or items drawn or otherwise issued by you or any other person on any of your accounts or any account on which you are an authorized signer or joint account holder.
- c. Checks or items containing obvious alteration to any of the fields on the front of the check or item, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check or item is drawn.
- d. Checks or items previously converted to a substitute check, as defined in Reg CC.
- e. Checks or items drawn on a financial institution located outside the United States.
- f. Checks or items that are remotely created checks, as defined in Reg CC.
- g. Checks or items not payable in United States currency.
- h. Checks or items dated more than 6 months prior to the date of deposit.
- i. Checks or items prohibited by our current procedures relating to the Services or which are otherwise not acceptable under the terms of your account.

5. **Image Quality.** The image of an item transmitted using the Services must be legible. The image quality of the items must comply with the requirements established from time to time by ANSI, the Board of Governors of the Federal Reserve Board, or any other regulatory agency, clearing house or association. You understand that the imaged check transmitted to CSE FCU must accurately and legibly provide, among other things, the following information: 1) The information identifying the drawer and the paying bank that is preprinted on the check including complete and accurate MICR information and the signature(s). 2) Other information placed on the check prior to the time an image of the check is captured, such as any required identification written on the front of the check and any endorsements applied to the back of the check.

6. **Endorsements and Procedures.** You agree to restrictively endorse any item transmitted through the Services with the following:

1) **“For Mobile Deposit Only at CSE FCU”**, 2) **Date of Deposit**, 3) **along with proper endorsement(s)**, or as otherwise instructed by us. You agree to follow any and all other procedures and instructions for use of the Services as we may establish from time to time. Failure to provide the above mentioned requirements will result in rejection of your deposit.

7. **Receipt of Items.** We reserve the right to reject any item transmitted through the Services, at our discretion, without liability to you. We are not responsible for items we do not receive or for images that are dropped during transmission. An image of an item shall be deemed received when you receive a confirmation from us that we have received the image. Receipt of such confirmation does not mean that the transmission was error free or complete. Should we reject a deposit, we will notify you via the online banking mail service. Deposits received before 2:00 pm CST on a business day, and approved, will post to your account on the same day. Exceptions may apply during holidays and/or special and emergency closings. Deposits received after 2:00 pm CST will process on the next business day. Business days are Monday through Friday, excluding Federal holidays and CSE FCU holidays.

8. **Availability of Funds.** You agree that items transmitted using the Services are not subject to the funds availability requirements of Federal Reserve Board Regulation CC. Funds deposited using the Services will be available after we receive payment for the funds submitted. We may make such funds available sooner based on such factors as credit worthiness, the length and extent of your relationship with us, transaction and experience information, and such other factors as we, in our sole discretion, deem relevant.

9. **Disposal of Transmitted Items.** Upon your receipt of a confirmation that we have received the image of an item, you agree to securely store the item for 30 days. Immediately after 30 days you will mark the item as “Electronically Presented” or “VOID” and to properly dispose of the item to ensure that it is not represented for payment. And, you agree never to represent the item. You will promptly provide any retained item, or a sufficient copy of the front and back of the item, to us as requested to aid in the clearing and collection process, to resolve claims by third parties with respect to any item.

11. **Deposit Limits.** We reserve the right to impose limits on the amount(s) and/or number of deposits that you transmit using the Services and to modify such limits from time to time.

12. **Hardware and Software.** In order to use the Services, you must obtain and maintain, at your expense, compatible hardware and software as specified by us from time to time. We are not responsible for any third party software you may need to use the Services. Any such software is accepted by you as is and is subject to the terms and conditions of the software agreement you enter into directly with the third party software provider at time of download and installation.

13. **Errors.** You agree to notify us of any suspected errors regarding items deposited through the Services right away, and in no event later than 60 days after the applicable account statement is sent. Unless you notify us within 60 days, such statement regarding all deposits made through the Services shall be deemed correct, and you are prohibited from bringing a claim for such alleged error.

14. **Presentment.** The manner in which the items are cleared, presented for payment, and collected shall be in our sole discretion subject to the Membership & Account Agreement and Disclosures governing your account.

15. **Return Items.** If any item deposited through the service is dishonored, rejected or otherwise returned unpaid, for any reason, including issues relating to the quality of the image, you agree that an original check will not be returned to you, but that we may charge back the amount of the original check, plus fees, and provide you with an image of the original check, a paper reproduction of the original check or a substitute check. You shall not attempt to negotiate an item if it has been charged back to you.

16. **DISCLAIMER OF WARRANTIES.** YOU AGREE YOUR USE OF THE SERVICES AND ALL INFORMATION AND CONTENT (INCLUDING THAT OF THIRD PARTIES) IS AT YOUR RISK AND IS PROVIDED ON AN “AS IS” AND “AS AVAILABLE” BASIS. WE DISCLAIM ALL WARRANTIES OF ANY KIND AS TO THE USE OF THE SERVICES, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NONINFRINGEMENT. WE MAKE NO WARRANTY THAT THE SERVICES (i) WILL MEET YOUR REQUIREMENTS, (ii) WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR- FREE, (iii) THE RESULTS THAT MAY BE OBTAINED FROM THE SERVICE WILL BE ACCURATE OR RELIABLE, AND (iv) ANY ERRORS IN THE SERVICES OR TECHNOLOGY WILL BE CORRECTED.

17. **LIMITATION OF LIABILITY.** YOU AGREE THAT WE WILL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING, BUT NOT LIMITED TO DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER LOSSES RESULTING FROM THE USE OR THE INABILITY TO USE THE SERVICES INCURRED BY YOU OR ANY THIRD PARTY ARISING FROM OR RELATED TO THE USE OF, INABILITY TO USE, OR THE TERMINATION OF THE USE OF THIS SERVICES, REGARDLESS OF THE FORM OF ACTION OR CLAIM (WHETHER CONTRACT, TORT, STRICT LIABILITY OR OTHERWISE), EVEN IF CSE FCU HAS BEEN INFORMED OF THE POSSIBILITY THEREOF.

18. **User warranties and indemnification.** You warrant that:

a. You will only transmit eligible items.

- b. Images will meet the image quality standards.
- c. You will not transmit duplicate items.
- d. You will not deposit or represent the original item.
- e. All information you provide to the Credit Union is accurate and true.
- f. You will comply with this Agreement and all applicable rules, laws and regulations.

You agree to indemnify and hold us harmless from any loss for breach of this warranty provision. You acknowledge and agree to indemnify and hold us harmless against any and all claims, actions, damages, liabilities, costs, and expenses, including reasonable attorneys' fees, arising, directly or indirectly, from your use of the services. This paragraph shall survive the termination of this Agreement.

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### **Privacy Policy and Data Protection Statement**

This privacy statement has been created by IntegraSys in order to demonstrate our firm commitment to Privacy and Data Protection. In accordance with Web Privacy and Data Protection Policy, the following discloses our information gathering and dissemination practices for this Web site:

**Use:** This site collects the personal information that you provide us while using this site. If you have voluntarily provided information, you consented to the collection and use of your personally identifiable information as described in this Privacy Statement. The personal information collected at this site is collected on behalf of CSE FCU with which you have an account. We may provide this information directly to, or use this information at the direction of, CSE FCU and they would direct the use of this information in accordance with their practices.

We may use user IP addresses to help diagnose problems with our server and administer our Web site, to analyze trends, to track user movement and use, and to gather broad demographic information. Such data is not linked to any personally identifiable information.

**Retention:** Personal and financial information that you may provide while using this site will be retained at least as long as you remain enrolled in the service. If applicable, financial transaction information will be retained for up to seven years, based on regulatory requirements.

**Corrections/Updates:** Depending on site customization selected by your financial institution, users may have the option to update personal data previously provided to this site.

**Security:** This site collects the personal information that you provide us while using this site. If you have voluntarily provided information, you consented to the collection and use of your personally identifiable information as described in this Privacy Statement. The personal information collected at this site is collected on behalf of CSE FCU with which you have an account. We may provide this information directly to, or use this information at the direction of, CSE FCU and they would direct the use of this information in accordance with their practices.

**Notification of Change:** Changes to this Web Privacy and Data Protection Statement for this site, that impact the practices described on this Web site, will be prominently posted.

CSE FCU  
[CSE FCU Privacy Notice](#)  
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