



ST. John's Co-operative Credit Union Limited

ONLINE ACCESS SERVICE AGREEMENT

Introduction

By signing this Application and Agreement, I hereby apply for the St. John's Cooperative Credit Union (the "Credit Union") ONLINE ACCESS Service (the "Service") and authorise you and your representatives to provide the service.

I understand that the use of the Service is subject to the terms and conditions contained in the Service Agreement for SJCCU ONLINE ACCESS, and that changes to the service may occur from time to time by providing me with notice, in due course, to which I signify my consent as long as I continue to utilize the service.

Limitation of Liability

I acknowledge and agree that using, or permitting another person to use the Service under my login protocol confirms the terms and conditions set forth in the Agreement(s). The Credit Union will not be liable to me for any loss or damage whatsoever or however caused by the use or otherwise of the Service whether directly or indirectly, including all and any liability for consequential loss or damage. I will not hold the Credit Union liable should any information whatsoever concerning my account(s) become available to any unauthorised person by whatever means or for whatever reason through this service.

Additionally, the Credit Union shall not be liable in any way if it is unable to perform its obligations due directly or indirectly to the failure of data processing system (whether by way of hardware or software) or transmission link or to any industrial dispute or from any cause whatsoever outside the control of the Credit Union, its servants, agents and subcontractors nor from any incident or data distortion or loss or any consequences thereof which occurred during or as a consequence of the use of the Service.

Instructions

The Credit Union does not have to act upon any of my instructions if it is unsure, unclear or discern that there may be an inaccuracy or a violation of some form could result.

Security

I agree to implement and maintain safe computing practices which includes, (a) keeping my password strictly confidential and (b) ensuring that the password and personal verification questions I select are confidential, unique and not easily guessed by others.

Transfers

When using the transfer between account options of the Service, I accept full responsibility for saving and printing copies of my confirmation statement(s) after the transfer or payment of funds.

Indemnity

I fully indemnify the Credit Union against all claims, court actions or other proceedings whatsoever or however arising out of the use of the Service made or brought against the Credit Union by any third party.

Access Fees

I agree that a fee of EC\$20 annually may be deducted by SJCCU from my account in order to have access to the SJCCU Financial Suite, which includes both ATM and Online Access Services.

Suspension/Termination

I agree that the Credit Union may suspend or terminate my access to the Service for any reason whatsoever and at any time without prior notice. The Credit Union will not be responsible for any loss or inconvenience that may result from such suspension or termination.

Cancellation

I agree that if I wish to cancel the Service it must be done by written notification, and if my Service is discontinued I can request its reinstatement by contacting the Credit Union in writing.

Status of Agreement

I also agree to abide by and comply with all instructions the Credit Union may provide to me from time to time in relation to accessing and using the Service(s).



**St. John's Co-operative Credit Union Limited
FINANCIAL SUITE
APPLICATION FOR ONLINE ACCESS**

Complete in BLOCK LETTERS/CAPS and TICK where appropriate

| | | | | | | | |
|-----------------------------|-----|-------|------|------------|--|-----------|--|
| DATE OF APPLICATION: | Day | Month | Year | PASSBOOK # | | ACCOUNT # | |
| | | | | | | | |

MEMBER INFORMATION

| | | | | | | | | | |
|--|-----|-------|------|-------|---|------------------|---|--------|---|
| Full name of Applicant [State Mr, Miss or Mrs] | M | | | | | Male | | Female | |
| Date of Birth: | Day | Month | Year | Phone | H | | W | | C |
| Physical Address: | | | | | | | | | |
| Mailing Address: | | | | | | | | | |
| E-mail Address: | | | | | | | | | |
| Identification Type: | | | | | | ID Number: _____ | | | |
| NB: If submitting application electronically please provide a copy of your valid photo ID. | | | | | | | | | |

I confirm that the information given on this application is accurate and hereby undertake to abide by the terms and conditions of this agreement. I acknowledge and agree to be guided by St. John's Co-operative Credit Union Limited Online Access Service Agreement and Use.

Signature of Applicant _____ Date: _____

Signature of Witness: _____ Date: _____

NB: Overseas members must have their signatures witnessed by a Notary Public.

SJCCU OFFICIAL USE ONLY

APPROVAL

LOGIN ID: _____

Verified by: _____ Date: _____

Approved By: _____ Date: _____

Filed by: _____ Date: _____

LOGIN Information

Your login information will be sent to you via the email address that you provided above.