

Kamahia Community Credit Union Internet Agreement

Capabilities

Members may use our "Online Banking" to view savings and loan balances, transfer funds, order share drafts, and perform other tasks normally provided by a teller. Members can transfer between account suffixes on the same number and between other accounts, if they are authorized signers on the accounts and separate user names and passwords have been set up on all of the accounts that will be accessed.

When are transactions posted?

Kamahia Community Credit Union downloads and posts transaction requests from this Web site three times each business day. We employ a data processing schedule that is designed to prioritize the posting of deposits (including electronic, night-drops, and mailed deposits) over the posting of withdrawals (including electronic and draft transactions). This schedule is thus intended to help you avoid overdrafts.

We first check for your Web transaction requests in the morning before we start posting checks that you have written. This ensures that your checks and electronic debits will be covered by any transfer requests you submitted via this Web site since the prior evening. We check for your transaction requests again at mid-day. The exact time varies according to our work load. We check a final time for your transaction requests near the close of our lobby hours. Again, the exact time varies according to our work load.

When may transaction and balance information be viewed on the Web?

We upload transaction and current balance information to our Web site twice each business day. The first upload is performed as soon as electronic debits and credits, night-drop deposits, and Web transaction requests are posted to accounts. This is normally completed between 10:00 and 11:00 am each business day. The second upload of transaction and balance information is performed near the end of each business day after all drafts, returns and most other transactions have been posted. This upload usually occurs between 4:30 – 5:00 pm. Any transactions initiated after this upload may not, of course, be viewed on the Web until the subsequent upload on the morning of the next business day.

Security

For security reasons, we recommend that you close your Web browser when you are finished accessing your account information, because this information will remain in your Web browser's memory until you close the browser.

You will be provided with a temporary password which is an important part of our security process. We insist that you change your password via the Website as soon as you receive it and then periodically thereafter. You may choose numbers, upper-case and lower-case letters. The password is case-sensitive (e.g. if your password is "aaa1", then "AAA1" will not work). For security reasons, we will not keep a written record of your password, so we can not provide you with the password should you forget it. We can, however, provide you with a new temporary password for your account in the event you forget the original.

The services performed within the Online Services site, and loan application sections of our Website reside on a secure server. Our server supports both 40-bit and 128-bit encryption. When one uses a 40-bit "international grade" encryption there are many billions of possible "keys" for the "lock" on our information, but only one of these keys will work. With 128-bit "domestic grade" encryption there are many billions of times more possible keys than with 40-bit encryption. Your Internet session is encrypted when an unbroken key appears in the lower left corner of your Netscape browser or, with Microsoft's Internet Explorer, a picture of a locked padlock appears.

An additional security feature is inherent in the Internet. Data is transmitted in small "packets" or segments of the entire file. Since packets of the same message can take very different routes on their way through the Internet, and since the volume of data flowing through the Internet at any given time can be very large, it would be quite difficult for someone to collect all the packets of your transmission and reassemble them in the correct sequence. Since a criminal, however, may only need one critical packet, such as a credit card number, Kamahia Community Credit Union relies on additional security features, including encryption.

Your acceptance

Please sign below to acknowledge that you understand and agree with this information.

Account # _____ Signature: _____ Date _____