

Online Access Anytime. Anywhere. With eBanking, you'll have free access to your JSC FCU accounts 24/7/365. You'll also be able to access your accounts on the go with your mobile device using our Mobile Banking App or a web browser on your smartphone.

APPLY FOR EBANKING

If you did not apply for access to eBanking when you opened your account, first you will need to complete the attached eBanking Application.

Please note that when completing an application, this is only a request for service and access to your accounts is not granted immediately. When your eBanking request has been processed, a letter will be sent to your address of record providing you with the necessary information to activate the service. If eSigning an eBanking application, you will receive an email notifying you that your service has been activated.

WHERE DO I SEND MY COMPLETED FORM?

- Return the completed form to any JSC FCU branch.
- Mail the form to:
JSC Federal Credit Union
PO BOX 58346, Houston, TX 77258
- If eSigning this document, follow the DocuSign procedures.

EBANKING FEATURES

Bill Pay Services

Pay bills online, quick and easy.

Account Alerts

Set-up multiple account alerts, such as a balance alert or a check status, to automatically notify you about your account through email or text message.

View & Download Account Transaction History

View the amount, date, time and place of a transaction; plus, you'll now be able to view 30 days worth of transactions by default. View and print copies of cleared checks. View your check history, check status, and place a stop payment on a check

Balance Sheet

Track account spending by categorizing transactions using customized budget categories such as utilities, groceries, gas, housing, etc.; Establish budgets for these categories and view a graph to track how your real spending compares to your budget.

Check Withdrawal

Request to withdraw a specific amount of money from your checking account and have a check mailed to you; please note that a fee may apply for this service

Transfer Funds

Transfer funds between your JSC FCU accounts, set-up scheduled internal transfers, transfer funds to an external account (fee will apply), and transfer funds to other JSC FCU members.

Expres Deposit

Deposit your checks with the JSC FCU Mobile App. With the new mobile check scanning feature you can deposit checks into your JSC FCU account anytime or anywhere. This convenient feature is FREE, safe, secure and time saving.*

eStatements

View and print your eStatements. Simply click the "eStatements" under the Accounts menu in eBanking. You can also sign-up for eStatements in eBanking.

Reset or Change your Password

If you have forgotten your eBanking password, you can now reset it online by answering a number of security questions about your account. If you would like to change your existing password, you can also reset it within eBanking

ADDITIONAL FEATURES

INCLUDE:

- [Check your Account Balances](#)
- [View YTD Tax Information](#)
- [Re-Order Checks](#)
- [Send a Secure Message](#)
- [Apply for a New Loan](#)

*JSC FCU reserves the right to restrict access at our sole discretion. You may access Express Deposit® from the Transfer/Deposit menu after logging into mobile banking on the JSCFCU mobile app. Maximum single check deposit amount is \$2,500. All checks will be reviewed prior to posting to your account. Approved checks will post to your account by the end of the second business day after the day of the deposit (holds may apply). If your deposit is rejected for any reason, JSC FCU will contact you at the daytime phone number on file or email address. Please ensure your contact information is current. Message and data rates may apply. Such charges include those from your communications service provider.

Date: _____

JSC FCU Account Number: _____

PIN#: Choose a 4-10 digit numeric PIN number. You will use this PIN number when enrolling as a first time eBanking user.

Primary Member's Name: _____

Mailing address: _____

City: _____ State: _____ Zip: _____

Home Phone: _____

Business Phone: _____

Email Address: _____

Business Name (if applicable): _____

Joint Owner's Name: _____

I agree, by the use of eBanking to be bound by the terms contained in the attached Agreement/Disclosure statement. I understand that transfers performed after business hours will be posted as next day's business. I understand that if I disclose my password to my joint owner(s), they will have access to all accounts identified with my account number.

X _____
Primary Member's Signature

X _____
Joint Owner's Signature (if applicable)

Upon activation of your account, you will receive an email from a JSC FCU representative. You may then follow the instructions "How to use eBanking by Computer" on the next page to enroll in eBanking.

How to use eBanking by Computer

1. Access the JSC FCU website at www.jscfcu.org. The login for eBanking will be located on the top right side of the screen.
2. If you are a new user, choose the option below the login to enroll in eBanking Enhance Security Login. You will need to enroll to setup answers to several challenge questions that we will use to further secure your account from unauthorized use. If you need assistance with the enrollment process, please call the credit union at 281.488.7070 or 800.940.0708.
3. If you have already enrolled, you will start the login by using your member number and entering the random security code that we display to you. You will also need your numeric password and the answers to the challenge questions you answered during the enrollment process. The answers are not case sensitive, but must otherwise be typed exactly as entered.
4. During the login process you will have the opportunity to decide to register your PC for use with your eBanking login. This allows you to skip the challenge questions on a PC that you use regularly. You will also be presented with a Security Image. This short word or phrase is established when you enroll. It is a word or phrase that allows you to know that you are logging into eBanking, rather than a spoof site that might attempt to compromise your account information.
5. Once you have logged into eBanking, you may select an action from the menu (see example screen shot main menu below). Some features you use in eBanking include:
 - Balance and Transaction History Inquiries
 - Funds Transfers
 - Bill Pay
 - View your Statements and Account Notices
 - View Tax Information
 - Download Transactions into Quicken
 - Update your Address, Phone Number and Email Address

How to Use eBanking Mobile

1. Once you have enrolled in eBanking by computer, you will also be able to access eBanking Mobile. If you are a new user, please see the instructions listed in this brochure on how to enroll in eBanking by Computer. Please note that you will use the same login procedure and passwords for eBanking Mobile that you use on eBanking by Computer.
2. You can access eBanking Mobile by one of two methods using a mobile device with internet access.
 - Mobile web browsers may access a streamlined version of eBanking with the access described above. To view this mobile page, direct your mobile browser to <https://starpc.jscfcu.org/1.wml>
 - Smart Phones (including an iPhone) may access the full version of the eBanking website. You need only direct your browser to eBanking either thru the website at www.jscfcu.org, or directly at <https://starpc.jscfcu.org>
3. You're now ready to get instant, secure access to your JSC FCU accounts from your mobile device! Some of the features you can use in eBanking Mobile include:
 - Balance and Transaction History Inquiries
 - Funds Transfers
 - View Account Alerts and Secure Messages
 - Place a Stop Payment on a Check

How to use eBanking by telephone

1. To access the eBanking system, dial 281.488.0708. You will be greeted by an automated voice.
2. You will then be asked to enter your JSC FCU Member Number and the pound (#) sign. Then you will enter your Personal Identification Number (PIN) and the pound (#) sign.
3. Now follow the instructions to perform the desired transaction(s). These menu options are listed below.

After dialing 281.488.0708, select from the following:

1. Inquiries

1. Specific Account Information
2. Balances
 1. Savings/Checking
 2. Loans
 3. Certificates
 4. All Accounts
3. Cleared Checks, Deposits or withdrawals
 - Enter the account type you wish to inquire about
 - 1. Cleared Check Information
 1. A Specific Check
 2. A Range of Checks
 3. Last 5 Checks
 4. A Specific Dollar Amount
 - 2. Deposits Made
 1. Last 5 Deposits
 2. A Specific Dollar Amount
 - 3. Withdrawals Made
 1. Last 5 Withdrawals
 2. A Specific Dollar Amount
 - 4. Specified Check Number
 - 5. All Transactions
 1. Last 5 Transactions
 2. A Specific Dollar Amount
4. Interest & Dividend Information
 1. Interest and Dividend Paid This Year
 2. Last Dividend Paid
 3. Interest and Dividend Paid Last Year
5. Loan Information
 1. VISA Information
 2. Loan Information
 3. Loan Payoff Information
 4. Loan Rates
8. Tax Information
 1. Interest, Dividends & Tax
 2. Interest, Dividends and Tax Withholding Last Year

2. Transfer Funds

1. Transfer to Another of Your Accounts
2. Transfer to Another Member's Account

3. To Withdraw Funds

1. A check mailed to You

4. For Current Rates

1. Savings/Checking
2. Loans
3. Certificates

5. Re-Enter a Member Number

6. Loan Services

1. Loan Rates
2. Estimate a Loan Payment
3. To Apply for a Loan
4. Loan Application

8. Other Services

1. Change Password
2. Stop Payment
3. Reorder Checks
4. Request Copies
5. Report Lost or Stolen ATM Card
6. Report Lost or Stolen Credit Card

Agreement and Disclosure

By completing and signing the eBanking application, I apply for a JSC Federal Credit Union confidential Personal Identification Number (PIN) for use with the eBanking Audio Response System, and eBanking System.

I understand that I cannot use eBanking without a PIN and that I must apply for it in writing and that the credit union will not keep a record of it. It is my understanding that my PIN may be used for transfers between my accounts, information regarding my accounts, check withdrawals made out in my name on my accounts (except Individual Retirement Accounts and Certificates of Deposit) and for such other transactions as may become available, of which this Agreement is made a part by reference. I am responsible for the safekeeping of my PIN and for all transactions by use of eBanking

I will notify the Credit Union immediately and send written confirmation if my PIN is disclosed to anyone other than a joint owner of my account. If I disclose my PIN to anyone, however, I understand that I have given them access to my accounts via eBanking and that I am responsible for such transactions.

I further understand that my PIN is not transferable and I will not disclose the PIN or permit any unauthorized use thereof.

If I default on any amounts I owe under this Agreement, I agree to pay any and all attorney fees and collection costs incurred by the Credit Union to the extent allowed by law.

Tell us AT ONCE if you believe your PIN has been used by an unauthorized party or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account.

If you tell us within two (2) business days, you can lose no more than \$50 if someone used your PIN without permission.

If you do NOT tell us within two (2) business days after you learn of the loss or unauthorized use of your PIN, and we can prove that we could have stopped someone from using your PIN without your permission if you had told us, you could lose as much as \$500.

Also if your statement shows 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 sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If good reasons (such as a long trip or hospital stay) kept you from telling us, we will extend the time periods.

If you believe your PIN has been lost or stolen or that someone has withdrawn or may withdraw money from your account without your permission, call (281) 488-7070 or write: JSC Federal Credit Union, P.O. Box 58346, Houston, TX 77258.

Our business hours are Monday through Friday, 9:00 a.m. to 5:00 p.m. and Saturdays 9:00 a.m. to 1:00 p.m., holidays excluded.

I understand that the Credit Union reserves the right to discontinue access to eBanking without notice and will not be liable for failure to honor any transactions.

Amendments to this Agreement may be provided to me, in accordance with applicable laws, without restatement of the terms. The use of eBanking is subject to such other terms, conditions and requirements as the Credit Union may establish from time to time.

I understand that the Credit Union must give me 21 days notice if it makes any changes in this Agreement.

Transactions made through eBanking are binding on the Credit Union only after verification by the Credit Union.

Transactions after the normal business hours each day may be posted to the appropriate accounts on the next business day after the date of such transactions.

The total dollar amount of transactions via eBanking is subject to limits set by the Credit Union, and sufficient verified funds must be available to satisfy my transaction instructions.

The Credit Union reserves the right to impose service charges at a future date after giving you notice of such service charges. There is a \$1.00 fee per check for check withdrawals made through eBanking. All other transactions are at no charge (other than normal credit union fees).

eBanking will be available for your convenience 24 hours a day, 365 days a year, with minor interruptions for end-of-day in-house processing.

If you use eBanking in a particular month or if you have a checking account, the credit union will email you a statement (eStatement) for that particular month's transactions.

Information concerning your share or loan account will be given to third parties only: A) in order to comply with the order of a government agency or court, or B) If you give us your written permission, or C) when it is necessary to complete the electronic transfer into your account.

If we do not complete a transfer to your account in time or for the correct amount according to our Agreement with you, we will be liable for your losses or damages. However, there are some exceptions.

We will not be liable: A) if circumstances beyond our control (such as fire or flood) prevent the transfer despite reasonable precautions we have taken. B) if the party sending us the deposit either fails to generate the correct amount on time, or C) if, through no fault of ours, you do not have enough money in your account to make the transfer. There may be other exceptions stated in our Agreement with you.

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFER, telephone us at (281) 488-7070 or write P.O. BOX 58346, Houston, TX 77258 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt, we must hear from you no later than 60 days after we send the FIRST statement in which the problem or error appeared.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is 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 10 business days.

We will tell you the results of our investigation within 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 re-credit your account within 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 10 business days, we may not re-credit your account.

If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

Ask a JSC FCU representative for complete details about the products and services listed in this brochure.