

**COMMUNITY & WORKERS OF JAMAICA (C&WJ)
CO-OPERATIVE CREDIT UNION LIMITED
ONLINE SERVICES (ONLINE DISCLOSURE) AGREEMENT**

I agree and acknowledge that once I have read the terms of this document made available to me by the Community & Workers of Jamaica Co-Operative Credit Union Limited (“the Credit Union”) and have indicated same on the Credit Union’s Online Services website at www.cwjcu.com that it shall form my Online Agreement.

I understand and agree that the Credit Union may provide to me in electronic format only, by posting the information on its website, products or services, through e- mail (if applicable and if I have provided a valid e-mail address), or other electronic means, agreements, disclosures, notices, and other information and communications regarding my accounts, services and products, the use of its websites or its other electronic services, my relationship with the Credit Union, and/or other programs, products or services that are or may be in the future made available to me.

I agree that by signing up for online services, I am opting to enroll in e-Notices and e-Statements, and will not receive paper forms of these communications. I acknowledge that I may withdraw my consent to receive communications in electronic form for any of my accounts by contacting any branch of the Credit Union at any time, however I understand that any withdrawal of my consent to receive electronic communications will be effective only after the Credit Union has had a reasonable period of time to process my withdrawal and I agree to pay any and all charges which may apply to receiving paper statements.

I acknowledge that the products and the Terms and Conditions of this Online Agreement may change from time to time, and that the products and Terms and Conditions in effect at any point in time will be available on the Credit Union’s Online Services website at www.cwjcu.com. I agree that if I maintain my Electronic Banking Services, or benefit on my instructions from use of, the Electronic Banking Services after the effective date of a change in the Terms and Conditions, I will by so doing be deemed to be aware of any such change or changes, and to indicate my agreement to it or them.

In order to assist the Credit Union in providing me with the accurate and up-to-date service, I agree to the sharing of the information set out in this application within the Credit Union, and I waive my rights of confidentiality in that regard.

I agree that it is my responsibility to provide the Credit Union with accurate and complete information regarding e-mail address, contact, and other information related to this disclosure and my account(s), and to maintain and update promptly any changes in this information.

I agree that I am responsible for keeping my Electronic Banking login information confidential and further agree that it is my responsibility to protect my privacy and security by exercising appropriate internet and email security. I agree to promptly notify the Credit Union if I believe or suspect unauthorized use of my access codes has occurred. I further accept and agree that the Credit Union will have no liability to me for any unauthorized payment or transfer made using my access codes that occurs before I have notified them of possible unauthorized use and they have had a reasonable opportunity to act on such notice.

I accept and agree that the Credit Union does not guarantee the delivery of any email notification nor accepts any liability for losses or damages arising from the non-delivery, delayed delivery, or missed delivery of e-statements or notices to me.

I further accept and agree that the Credit Union makes no representations or warranties whatsoever with regard to third party providers’ products or services and accept that factors affecting the Credit Union’s email notifications to me are solely between me and my internet service provider.

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Signature

Date (dd/mm/yyyy)

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FOR CREDIT UNION USE

MEMBERSHP # _____ IDENTIFICATION # _____

SIGNATURE VERIFICATION (NAME AND SIGNATURE)

(1) _____ DATE (MM/DD/YYYY)
Customer Service Representative

(2) _____ DATE (MM/DD/YYYY)
Branch Manager