

## **Remote Account Access Personal Identification Number APPLICATION AND AGREEMENT**

By signing below, *I authorize Otero Federal Credit Union* to issue me a confidential **Remote Account Access PIN (Personal Identification Number)** for use with **OFCU eBranch/Online Banking**. *I agree* to all of the terms and conditions regarding the use of **OFCU eBranch/Online Banking**.

*I understand* that I am responsible for the safe keeping of my **PIN** and that my **PIN** is not transferable. I understand that it is my responsibility to remember this number and that the credit union will destroy all records of this number once issued to me. *I understand* that if I disclose my **PIN** to anyone, I have given that person access to my account(s) via **OFCU eBranch/Online Banking** and that I am responsible for any transaction performed by this person. *I further agree* to notify **Otero Federal Credit Union** immediately if my **PIN** is disclosed to anyone who is not authorized to use my account.

*I understand* that **Otero Federal Credit Union** reserves the right to implement charges on **OFCU eBranch/Online Banking** transactions and/or inquiries if it should become necessary. The credit union will notify me at least 30 days before implementing any kind of fee.

*I understand* that transactions are effective on my account at the time they are made and that all balances quoted are available balances at that time and do not include items that may have cleared that day.

*I understand* that **Otero Federal Credit Union** reserves the right to change the terms and conditions of this agreement.

**Name** \_\_\_\_\_

**Account No:** \_\_\_\_\_

**Address** \_\_\_\_\_

**City** \_\_\_\_\_ **St.** \_\_\_\_\_ **Zip** \_\_\_\_\_

**Signature** \_\_\_\_\_

**Date:** \_\_\_\_\_