

It's agreed that: In this Agreement the words "you" and "your" mean each person who signs this Agreement. The words "we", "us" and "our" mean Apple Federal Credit Union, "PAT" means Personal Automated Teller and "Mobile" refers to the Apple FCU Mobile App (iOS or Android platform). The word "account" means your accounts that you may access to using your password within Online Banking and Mobile, and Personal Identification Number (PIN) through PAT.

1. By signing the Online Banking/Mobile/PAT Agreement, you acknowledge that you will assign your own password (Online Banking/Mobile) and PIN (PAT). You understand that we do not know your password and you also agree that you will be responsible for all transfers made by anyone who uses your password/PIN.
2. You understand you will be responsible for all unauthorized transfers made from your account with your password/PIN through Online Banking/Mobile/PAT, subject to the limitations contained in applicable Federal Law. Those limitations of your liability for unauthorized transfers are summarized in the Account Disclosure information provided in compliance with Regulation E.
3. You will notify us at once at 703-788-4800 (800-666-7996 toll-free), option 2, if you believe your password/PIN has been lost, stolen or used by some unauthorized person.
4. We may terminate or cancel the use of your password/PIN within Online Banking/Mobile/PAT at any time. We may give notice of this action, but are not obligated to do so. Your password/PIN may not be used with the system after we terminate or cancel it and you will discontinue its use immediately. You may terminate or cancel the use of your password/PIN with the system by giving us written notice. Your notice will become effective no later than the end of the first business day following our actual receipt of your notice. The termination or cancellation of the use of your password/PIN with PAT will not affect the liability incurred by you prior to termination or cancellation.
5. Except as changed by this Agreement, transactions initiated by the use of your password/PIN with Online Banking/Mobile/PAT are subject to the rules and agreements covering your accounts with us and this Agreement is made part of and supplemental to those rules and agreements.
6. We, in compliance with Regulation D, permit only six (6) Regulation D covered transfers per month from your primary Savings account to your Checking account.
7. Withdrawal or disbursement of funds will be by check payable to the Primary Member and will be mailed only to the address of record.
8. Your password/PIN may be used only to initiate transactions and to access accounts we have approved in advance. Your password may not be used to overdraw any account. If you use your password/PIN to initiate unauthorized transactions, access accounts not approved or overdraw any account, then you will owe us that amount immediately, plus any applicable fee(s), and we may, without telling you, either take what you owe us from any account you have with us or, if you have a loan with us, treat the amount overdrawn as a request for a loan advance. If the amount you owe us is not paid, we will be entitled to recover that amount along with any costs we incur in collecting it, including reasonable attorney's fees.
9. We have no obligation to monitor how your password/PIN is used or to notify you if we notice any unusual activity regarding any of your accounts which may be accessed by your password/PIN.
10. We may change this Agreement at any time, and when required by law or regulation, we will notify you of any changes by mail to your address on record with us. Use of your password with Online Banking/Mobile/PAT after the effective date of any change will acknowledge your acceptance of that change.
11. We can delay enforcing any of our rights under this Agreement without losing them. The fact we do not enforce our rights in one instance does not mean we will not do so in another instance.
12. This Agreement and all transactions under it will be governed by applicable Federal Law and Regulations.
13. You hereby acknowledge receipt of a copy of this Agreement and the disclosures accompanying this Agreement.