



Three Services-One Application!



F.O.C.U.S.-Financial Online Credit Union Services Home Banking

✓ INTERNET BANKING PASSWORD APPLICATION

Welcome to Jersey Trades Federal Credit Union F.O.C.U.S . This Internet based service allows you to access your account(s) 24 hours a day, in the comfort of your home or office.

You will need to establish a **PASSWORD** in order to access this service. **The PASSWORD must be between 7 – 15 characters and must contain at least one alpha and one numeric character. It cannot be related to your social security number. Desktop users must keep CAP LOCK and NUMBER LOCK ON and remember to use the number pad on the right side of your keyboard for all numeric entries. LAP TOPS users use CAP LOCK for alpha characters, but NOT for numerical characters.**

Please provide the following information to establish your **PASSWORD** and other services. **YOUR SIGNATURE IS REQUIRED FOR SERVICES REQUESTED.**

Name: _____

Address: _____

City: _____ State: _____

Zip Code: _____ Daytime Phone:(____) _____

Account Number(s) you want to access: (1) _____ (2) _____

PASSWORD _____ (This will be your **PASSWORD** for all Accounts listed above)

E-mail Address: _____

✓ ONLINE BILL PAY SERVICE: (Your Electric Bill, Telephone Bill, etc, etc)

Please visit www.jtfcu.net –Select the Bill Pay Login Button
Select Enroll and you're on your way. It's that Easy!



✓ ELECTRONIC STATEMENTS (E-STATEMENTS): Sign up Now!

E-mail Address: _____

Sign me up to receive my statements electronically (I have read and accepted the Authorization and Consent Info)

→Signature _____

AUTHORIZATION & CONSENT TO RECEIVE PERIODIC STATEMENTS ELECTRONICALLY (OVER)

Please return the completed application to us at P.O. Box 6270, Parsippany, New Jersey, 07054 or fax it to us at (973) 263-5559.

AUTHORIZATION & CONSENT TO RECEIVE PERIODIC STATEMENTS ELECTRONICALLY

In this Authorization & Consent, the words "I," "me," "my," and "we" mean each and all of the applicants electronically signing below. The words "you" and "your" mean Jersey Trades Federal Credit Union.

By electronically signing below, I agree to the following terms and conditions:

- 1. Electronic Signature. I understand and agree that my electronic signature executed in conjunction with my electronic submission of this Authorization & Consent shall be legally binding, and such transaction shall be considered authorized by me.
- 2. Consent to Receive Statements Electronically. I hereby consent to receive my periodic statements for all accounts maintained at Jersey Trades Federal Credit Union ("Periodic Statements") in electronic format. To obtain a paper copy of the Periodic Statements, I may write to Jersey Trades Federal Credit Union at P.O. Box 6270, Parsippany NJ 07054 with the details of my request. I understand that if I request paper copies, they will be provided to me at no charge.
- 3. Scope of Consent. I understand that my consent to receive my Periodic Statements electronically constitutes my continuing consent to receive my Periodic Statements in electronic format unless and until such time that I revoke my consent to receive them electronically by the procedure described below.
- 4. Withdrawing Consent. I understand and agree that I may withdraw my consent to receive my Periodic Statements electronically at any time by notifying Jersey Trades Federal Credit Union in writing at P.O. Box 6270, Parsippany NJ 07054. I understand that withdrawal of my consent shall become effective within a reasonable amount of time thereafter when you have had the opportunity to act on my instruction.
- 5. Hardware/Software Requirements. My computer system meets the minimum system requirements to receive and view the Periodic Statements, which requires the use of a browser which supports 128-bit encryption. The browser that you are running determines which level of security will be used for your connection. If you are currently using a 40-bit encryption browser you will need to upgrade to a more secure 128-bit encryption browser, you can download the browser from either Netscape or Microsoft. In addition, I have a printer capable of printing the Periodic Statements and understand that you recommend that I do so. In the alternative, I have and will maintain the ability to save electronically and visually display the Periodic Statements on my computer screen.
- 6. Change of E-Mail Address. I must promptly notify you of any change in my e-mail or postal address by faxing us at (973) 263-5559 with your authorized signature.

Accessing Home Banking:

To use F.O.C.U.S go to our website at www.jerseytradesfcu.org and click on the ACCESS YOUR ACCOUNTS button. This service is firewall protected and works through most Internet Browsers. However, for increased security, we suggest using browsers with 128-bit encryption. Depending on the speed of your modem. Processor, etc., download times will vary. It should take approximately one minute to download the information to your computer the first time with a 56K modem. If you have any problems please contact us at the above-mentioned numbers or e-mail address.

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FOR CREDIT UNION USE ONLY

Date of Activation _____ Employee's initials: _____