Welcome To Virtual Branch

Access your Account Via www.newalliancefcu.com

New Alliance is pleased to announce Home Banking and Bill Payment Services Via the internet to our members. This product allows you to access your credit union account information by visiting our website at www.newalliancefcu.com.

$ BANK IT

Our Home Banking product allows the following transactions from the convenience of your personal computer:

Balance Inquire - Obtain balance information on all your credit union accounts on one consolidated statement.

Account History - View your account history for the past 12 months.

Transfer Funds - Transfer funds between your selected accounts. Transfers can be done as a one-time transfer or scheduled for the future. You may request for the ability to transfer funds between family members when both names appear on the accounts.

$ PAY IT

(Must have a checking account to access this feature.) Paying bills is no longer a chore with our bill payment product. Pay It allows the following:

1. Set up your list of merchants to pay.
2. Schedule a one-time payment or a recurring payment for future dates.
3. Change or cancel your payment information.
4. Payments to merchants will be made electronically where applicable, otherwise a check will be mailed.

INACTIVE BILL PAY FEE

Must have at least one bill paid a month or a $6.00 fee will be applied to your account the last day of each month. Effective Jan. 31, 2018

E-MAIL MESSAGING SERVICE

For your convenience, an individual message mailbox is available to send private messages to our customer service department.

Apply Today!
Welcome to the world of Virtual Branch, the easiest, safest, and most convenient way to pay your bills, transfer funds, and maintain your records. Access to the services requires a browser that supports 128-bit encryption. Microsoft Internet Explorer 11 and the latest versions of Chrome, Firefox, and Safari are supported and certified for use at our site. Other browsers that support 128-bit encryption may work, but we strongly recommend using one of the browsers mentioned above.

You may enroll in Virtual Branch anytime VIA www.newalliancefcu.com.

The Virtual Branch system will require your unique Member Number (which is your COMPLETE SAVINGS ACCOUNT MEMBER NUMBER) and a PIN for authentication. Once your account is validated, you will be prompted to enter the following:

- **Logon ID**  
  *We strongly suggest that you do not use your member account number, SSN or email address as your Logon ID for extra security measure.*

- **Security Code**  
  *Security Code must be between eight (8) and sixteen (16) characters long, with at least two alpha and two numeric characters.*

- **Email Address**

For added protection, you will be asked to go through the multi-factor enhanced authentication enrollment process the first time you log on to Virtual Branch. You will be prompted to choose and answer three (3) challenge questions and enter a pass phrase.

Protect your **Logon ID** and Security Code. Change it often if you feel the need.

***Our new mobile app is now available for most mobile devices. Just go to your app store and type in New Alliance, click on it, and this NEW LOGO will appear (download this one). ***

New Alliance

FEDERAL CREDIT UNION

We want your Virtual Branch and Mobile experience to be a success in every way. Our customer service team can be reached at (724) 266-7675.

Thank you for participating in this exciting new way to bank. You’ll find it not only useful and convenient, but a real contribution to the quality of your financial life.
VIRTUAL BRANCH HOME BANKING AND BILL PAYMENT SERVICES

SERVICES TERMS AND CONDITIONS

The following terms and conditions govern the manner in which New Alliance Federal Credit Union (Us, We, Our) will provide Virtual Branch Home Banking and Bill Payment Services (Services) to You:

OUR CUSTOMER SERVICE INFORMATION

Our Customer Service is available at 724-266-7675 during the following hours:

9:00 a.m. to 4:30 p.m. Monday, Tuesday, Wednesday, Thursday
9:00 a.m. to 7:00 p.m. Friday
9:00 a.m. to Noon Saturday

SERVICES:

You authorize us to utilize Fiserv to provide the Services to you on our behalf.

Payment of taxes or court directed payments via the Services is prohibited.

We reserve the right to refuse to make any payment and/or transfer.

Funds will arrive at your targeted merchant and/or account as close as reasonably possible to the date designated by you in your payment and/or transfer instruction (Payment Date). Subject to the terms and conditions of this agreement, you authorize us, and any third party acting on our behalf, to choose the most effective method to process your payment and/or transfer, including, without limitation, electronic, paper or some other draft means. For each properly instructed payment to an eligible merchant and/or transfer to a targeted account you will receive a transaction confirmation number (confirmation number).

The payment date indicated by you must always be a business day (as defined below). If it is not, the payment date will be deemed to be the first business day after the date indicated.

UNLESS YOU RECEIVE A CONFIRMATION NUMBER, WE SHALL NOT BE LIABLE FOR ANY FAILURE TO MAKE A PAYMENT AND/OR TRANSFER, INCLUDING ANDY FINANCE CHARGES OR LATE FEES INCURRED AS A RESULT. IT IS ALSO IMPORTANT THAT THE PAYMENT DATE IS ON OR BEFORE THE MERCHANT DUE DATE, NOT THE LATE DATE SINCE THE TIME FOR US TO PROCESS YOUR PAYMENT VARIES ACCORDING TO THE PARTICULAR MERCHANT. YOU MUST BECOME FAMILIAR WITH THE PAYMENT PROCESSING TIME FOR EACH MERCHANT YOU DESIRE TO PAY, AND ALLOW THE APPROPRIATE AMOUNT OF PROCESSING TIME, IF YOU FOLLOW THE PROCEDURES DESCRIBED IN THIS AGREEMENT FOR PAYMENTS, AND YOU ARE ASSESSED A PENALTY OR LATE CHARGE, WE WILL REIMBURSE YOU FOR THAT LATE CHARGE UP TO A MAXIMUM OF FIFTY DOLLARS ($50.00). IN THE EVENT THAT YOU DO NOT ADHERE TO THE OBLIGATIONS SET FORTH IN THIS AGREEMENT, OR YOU SCHEDULE A PAYMENT LESS THAN THE NUMBER OF BUSINESS DAYS BEFORE THE DUE DATE REQUIRED FOR A PARTICULAR MERCHANT, YOU WILL BEAR FULL RESPONSIBILITY FOR ALL PENALTIES AND LATE FEES AND WE WILL NOT BE LIABLE FOR ANY SUCH CHARGES OR FEES, THE SERVICE ASSUMES NO LIABILITY FOR THE LATE POSTING OR MISAPPLICATION OF PAYMENT ONCE MERCHANTS RECEIVE FUNDS. THIS ABSENCE OF LIABILITY, HOWEVER, DOES NOT PRECLUDE SERVICE FROM WORKING TO RESOLVE THESE TYPES OF ISSUES WHEN THEY ARISE. IF REQUIRED, WE WILL BE RESPONSIBLE FOR PROVIDING PROVISIONAL CREDIT IF PAYMENT DISPUTES THIS ACTON.

LIMITATIONS:

Under no circumstances will we be liable if we are unable to complete any payments and/or transfers initiated in a timely manner via the Services because of the existence of any one or more of the following circumstances:

1. You do not obtain a confirmation code at the time you initiate a payment and/or transfer.
2. The designated account does not contain sufficient funds to complete the payment and/or transfer.
3. You have closed the designated account.
4. We have identified you as a credit risk and have chosen to (I) make all payments and/or transfers initiated by you via the Services utilizing a paper, as opposed to electronic method, or (II) to terminate your subscription to the Service.
5. The Services your equipment, the software, or any communications link is not working properly and you know or have been advised by us about the malfunction before you execute the transaction.
6. You have not provided us with the correct information for those merchants to whom you wish to direct payment or accounts to which you wish to make a transfer.
7. The merchant mishandles or delays handling of payments sent by us.
8. Circumstances beyond our control.

WE ARE NOT RESPONSIBLE FOR ANY OTHER LOSS, DAMAGE OR INJURY, AND WHETHER CAUSED BY YOUR EQUIPMENT OR SOFTWARE, THE SERVICES, OR ANY TECHNICAL OR EDITORIAL ERRORS CONTAINED IN OR OMISSIONS FROM ANY USER GUIDE/BROCHURE RELATED TO THE SERVICES. WE SHALL NOT BE RESPONSIBLE FOR ANY DIRECT, INDIRECT, SPECIAL OR CONSEQUENTIAL DAMAGE ARISING IN ANY WAY OUT OF THE INSTALLATION, USE OR MAINTENANCE OF YOUR EQUIPMENT, SOFTWARE OR THE SERVICES, EXCEPT WHERE THE LAW REQUIRES A DIFFERENT STANDARD.

PAYMENT CANCELLATION/MODIFICATION:

Except for those transfers, that are completed immediately, you may cancel or modify a payment and/or transfer up to 2:00 p.m. Eastern Time (ET) the same business day you schedule for payment and/or transfer.

STATEMENTS:

All payments and/or transfers made via the Services will be listed on your monthly Account statements (Statement) that you receive from us.

NEW SERVICES:

We may, from time to time, introduce new services or enhance the existing Services. We shall notify you of the existence of these new or enhanced services. By using these services when they become available, you agree to be bound by the obligations concerning these services, which will be sent to you.

CARE OF YOUR SECURITY CODE AND SECURITY:

You agree that you will not give your Services security code (Security Code) or make it available to any other person. If you believe that your security code has been lost or stolen, or that someone has made payments and/or transfers using your security code without your permission, notify us IMMEDIATELY by phone any time during customer service hours or send and electronic message through the Service.

YOUR LIABILITY FOR UNAUTHORIZED PAYMENTS:

(Note: Sample of Client Institution Reg E statement) If you believe that your security code has been lost or stolen, notify us IMMEDIATELY. If you notify us within two (2) business days of the loss or your discovery of the loss, your maximum liability is $50.00.

If you do not notify us within two (2) business days, after you learn of the loss or theft of your security code, and we can prove that we could have prevented someone from using your security code if you had notified us in time, your maximum liability is $500.00.

If your statement contains payments and/or transfers that you did not make, notify us IMMEDIATELY.

If you do not notify us within sixty (60) days after the statement was mailed to you, you may not get back any of the money you lost. If we can prove that we could have stopped someone from taking the money if you told us in time. If a good reason (such as a hospital stay or a long trip) prevented you from telling us, we may, at our discretion, extend the time.

ERRORS AND QUESTIONS:

(Note: Sample of Client Institution Reg E Statement) Contact us as soon as possible at either the address or telephone number described above if you think that a payment and/or transfer listed on your statement is in error or if you need more information about a payment and/or transfer listed on the statement. We must hear from you no later than sixty (60) days after you received the first statement on which the problem or error appeared.

When you call or write us, you must:

1. Tell your name and user ID.
2. Describe the payment and/or transfer you are unsure about (Merchant name, Account Information, Transaction Date, Transaction Amount) and explain as clearly as you can why you believe it is an error or need more information. If possible, please provide us with the confirmation number for such transaction.

3. Tell us the dollar amount of the suspected error. If you tell us orally, or by using the Services electronic mail, we may require that you send your complaint in writing within ten (10) business days. We will tell you the result of our investigation within ten (10) business days after we receive your complaint and will correct any services error promptly. If we need more time, we may take up to forty-five (45) days to investigate the complaint or question. If we decide to do this, we will credit your account within ten (10) business days after we hear from you, for the amount you think is in error. If we decide that there was no error, we will mail or transmit to you a written explanation within three (3) business days after we have completed the investigation. Within ten (10) business days of the date of such explanation, we will debit your account of the amount previously credited. You may ask for copies of documents used during our investigation.

DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES:

We will only disclose information to third parties about your accounts:

1. When it is necessary for completing payments and/or transfers.
2. In order to comply with a government agency or court order.
3. If you give us your permission.

CHARGES:

You will be charged a monthly fee for the services plus any applicable sales and use taxes. Charges will be automatically deducted from a designated account.

In the event we are unable to process a services transaction, (if, for example, there are insufficient funds in your designated account) the transaction will result in a failed payment and/or transfer. In such event, we will charge the total cost of the transaction, including any service charges, to you. In the event of repetitive failed payment and/or transfers, we reserve the right to suspend your subscription to the services. This suspension may be without prior notice to you. If your subscription is suspended, transactions, which were previously initiated, may still continue to be processed unless canceled and confirmation of cancellation is provided as specified below. Customer service will handle suspension and all inquiries and correspondence relating thereto including requests for reinstatement should be directed to customer service. In the event your subscription is suspended, we will notify you by mail to your listed address. With respect to any failed payment and/or transfer, you agree to reimburse us within fourteen (14) days after notice is sent to you, for any funds we have already paid to one or more of your designated merchants which we were unable to recover by debit to the merchant or charge to you.

If you do not pay any amount owed to us when due, the rate of 18% per annum or 1.5% per month (or the maximum rate allowed by applicable law, if less). In the event that your claim or debt has to be referred to a third party for collection, you agree, to the extent permitted by law, to pay all costs and fees incurred in collecting the outstanding balances, including reasonable attorneys' fees and court costs.

FEE SCHEDULE:

You agree to pay us the fees to be published by us from time to time.

ADDITIONAL TERMS AND CONDITIONS:

1. In addition to the foregoing, you agree to be bound by and comply with the requirements of the services user guide and applicable state and federal laws and regulations. We agree to be bound by them too.
2. We reserve the right to terminate our use of the services, in whole or in part, at any time without prior notice.
3. You may cancel your subscription to the services, upon thirty (30) days prior notice to customer service. You will be responsible for all payments and/or transfers you have requested prior to termination and for all other charges, fees, and taxes incurred. BE SURE TO CANCEL ALL OUTSTANDING PAYMENT AND/OR TRANSFER ORDERS WITHIN THE 30 DAY NOTIFICATION PERIOD. WE WILL NOT BE LIABLE FOR PAYMENTS AND/OR TRANSFERS NOT CANCELLED OR MADE DUE TO YOUR ACTIONS RELATED TO SERVICE TERMINATION.
4. These terms and conditions, the services user guide and applicable services fees and charges may only be altered or amended by us. In such event, we shall send notice to you at your listed address or transmit notice of the alteration or amendment over the services. Your use of the services following receipt of such notice constitutes acceptance of such alterations or amendments.
5. In the event of a dispute regarding the services, you and we agree to resolve this dispute by looking to these terms and conditions. These terms and conditions shall supersede any and all other representations made by you or our employees.

6. These terms and conditions shall be governed by and construed in accordance with the laws of the State of Pennsylvania.

7. Business days are Monday through Friday, excluding normal holidays.

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