

Forgot Password Disclosure

PASSWORD AND SECURITY

You understand that you cannot use Online Services without a Password and/or such other security and authentication techniques as we may require from time to time. YOU AGREE THAT USE OF THE PASSWORD CONSTITUTES A REASONABLE SECURITY PROCEDURE FOR ANY TRANSACTION. Your Password acts as your signature. We may also require additional security procedures to initiate online transactions. These additional security procedures may require special hardware, software or third-party services. We may also, at our option, offer you additional, optional security procedures, such as random number generators, to enhance the security of your accounts.

You are responsible for the safekeeping of your Password. You agree not to give or make available your password or other means to access your account to any unauthorized individuals. You are responsible for all payments you authorize using these services. If you permit other persons to use these services or your password or other means to access your account, you are responsible for any transactions they authorize. If you believe that your password or other means to access your account has been lost or stolen or that someone may attempt to use these services without your consent or has transferred money without your permission, you must notify us at once by calling (888) 883-7228 or visit a branch location during normal business hours.

If you voluntarily subscribe to a third-party account aggregation service where your selected Credit Union deposit and loan account(s) as well as your accounts at other financial/investment institutions may be accessed on a website, you may be required to give your Credit Union Password to the aggregate service provider. You understand that by doing so, you are providing the aggregate service provider access to your account(s) at the Credit Union. Altura Credit Union will not be liable for any losses, fraud and/or intentional misconduct that occur from using any third-party aggregation services.

The password you select is for the security of your account. We recommend that you frequently change your password. We recommend that you memorize your password and do not write it down. You are responsible for keeping your password and account information confidential. Any person who you permit to use your password will be an authorized user on your account. An authorized user may transfer funds from your savings, checking, money market and loan account(s), authorize bill payments and do any transactions available using your password. You authorize us to follow any instructions entered through the site using your password. If you authorized someone else to use your password, you are responsible for all transactions, which that person initiates at any time, even if the amount of the transaction or number of transactions exceeds what you authorized. If you believe your password has been lost, stolen or that someone has accessed your account without your permission, notify us immediately by calling us at (888) 883-7228 or visit a branch location.