



ART&E.T.

Allows you access to your account by phone¹ or computer day or night. All you need is your **MEMBER NUMBER** and a **PERSONAL ACCESS CODE** and you can...

✓ **Obtain a current balance on your:**

- Share Accounts
- Share Draft Accounts
- Term Share Certificate Accounts
- Loan Accounts

✓ **Transfer funds from:**

- Share to Share
- Share to Share Draft
- Share to Loan
- Share Draft to Share
- Share Draft to Share Draft
- Share Draft to Loan
- Member to Member²

✓ **Request a check withdrawal from your share or share draft account.**

✓ **Find out the last check that cleared your share draft account or find out if a particular check has cleared your account.**

✓ **Find out the last deposit made on any share, share draft account, etc.**

✓ **Find out the last payroll posted.**

✓ **Find out current savings and loan rates.**

✓ **SAFE...**

Only you can access your accounts because you must enter both your Member Number and your Personal Access Code that you choose when you open your account.

✓ **FREE...**

To all members that can access our Louisiana toll free number. You must apply for this service by filling out the attached ART/E.T. AGREEMENT and returning it to us. Once we receive your application, you will be setup on our ART/E.T. system immediately.

How to use ART (Audio Response Teller)

1. In the Baton Rouge area dial **291-8121**, or out of the area dial our Louisiana toll free number **1-800-375-8694**.
2. After the Welcome from **ART** you will be asked to enter your member number followed by the pound sign. (Example 12345#) The # sign should be pressed after each entry from you, this prompts **ART** for the next command.
3. **ART** will then ask you for your personal access code followed by the pound sign. (Example 9876#) The first time you dial in you will be asked to change your personal access code. Remember to change it to a number that is not part of your social security number.
4. **ART** will now ask for a service code followed by the pound sign.
For Example:
8#Deposits (i.e. ACH, ATM, etc.)
12#Share Draft Account Balance
21#Transfer Shares to Share Draft
41#Loan Payment from Shares
5. **ART** will then ask for the account number you wish to access (if you are unsure of the valid account numbers associated with your member number please contact us.) (Example: Savings – 1#, Checking – 2#)
6. Enter **99#** to end your session.
Enter *** #** to cancel your transaction.

How to use E.T. (Electronic Teller)

1. From any computer with internet access go to www.lausafcu.org and click on the E.T. (Electronic Teller) button.
2. After accepting our Electronic Disclosure[†] simply enter your Member Number and four to eight digit ART Personal Access Code.
3. It's easy and best of all, it's FREE!

[†] You will only be asked to accept this once. However, it will always be available for your review by clicking on the "To view our disclosure" link on the account log-in page.

LOUISIANA USA FEDERAL CREDIT UNION ART/E.T. AGREEMENT

NAME _____
 ADDRESS _____
 CITY _____
 STATE _____ ZIP _____
 HOME PHONE _____
 WORK PHONE _____
 MEMBER# _____
 SSN _____

Your initial four digit personal access code is the first four digits of your member number. It is very important that you dial into **ART** and change this number immediately to a number that only you know. The personal access code you choose cannot be part of your social security number or our system will reject it. It can be up to eight digits with a minimum of four.

I hereby apply for **ART/E.T.** services, Louisiana USA's Audio Response Teller and Electronic Teller Systems. This will be used to access my account via a touch-tone¹ telephone or computer.

I agree to the following:

1. **I agree** to hold in strict confidence my personal access code. LOUISIANA USA FCU is not responsible for any use of ART/E.T. due to negligence on my part in releasing, voluntary or accidentally, my personal access code to a third party.
2. **LOUISIANA USA FCU** reserves the right to change the terms and conditions of these services, and I will be notified of such changes.
3. **LOUISIANA USA FCU** reserves the right to terminate these services without notice if: It has been determined that there has been unauthorized use on my account, or It has been determined that there has been abuse of these services on my part or any joint owners of my account.

I have read this **ART/E.T. AGREEMENT** and **IMPORTANT INFORMATION** on the reverse side of this application and agree to the terms and conditions contained herein.

DATE _____

SIGNATURE _____

¹ A Touch-Tone telephone is required. Not all push button phones are Touch-Tone. Phone converters may be purchased for pulse or rotary dial phones. Touch-Tone is a registered trademark of AT&T.

² Cross Member activity must be authorized by both parties – call for details.



ART SERVICE CODES

Inquires Code

General Account Deposits.....	8#
General Account Withdrawals.....	9#
Share Account Balance.....	11#
Share Draft Account Balance.....	12#
Share Drafts Paid.....	13#
General Account Balance.....	15#
General Loan Balance.....	16#
General Share Drafts Paid.....	17#
Dividends Paid on Account.....	18#
Interest Paid on Loan.....	19#
Additional Member Number Inquiries.....	20#

Transfers Code

Transfer Shares to Share Draft.....	21#
Transfer Share Draft to Shares.....	22#
Account to Account Transfer.....	27#
Cross Member Transfer.....	29#
Loan Payment from Shares.....	41#
Loan Payment from Share Draft.....	42#
Loan Payment from Specified Account.....	45#

Withdrawals (to be mailed) Code

Request Check from Shares.....	31#
Request Check from Specified Account.....	34#

Other Code

Repeat Last Response.....	80#
Speak Service Code Menu.....	81#
End Session.....	99#

LOUISIANA USA FEDERAL CREDIT UNION

Baton Rouge: 225-292-8910

Louisiana Toll Free: 1-800-375-2760

ART (Audio Response Teller)

Baton Rouge: 225-291-8121

Louisiana Toll Free: 1-800-375-8694

E.T. (Electronic Teller)

www.lausafcu.org

IMPORTANT INFORMATION

Federal Government REGULATION D restricts telephone initiated and pre-authorized withdrawals and transfers from savings type share accounts to no more than three within a calendar month. If you attempt to exceed three, the transaction may reject and you should call our regular telephone number during office hours for assistance. Your Checking Account is Not Affected By This Regulation. Federal Government REGULATION E (Electronic Funds Transfer) requires that this special disclosure be provided to members.

1. TERMS: The Credit Union reserves the right to change the terms of this Agreement from time to time. Reasonable notice will be given before any changes are to take effect.

2. BUSINESS DAYS: The Credit Union's business days are Monday through Friday, excluding holidays.

3. ACCOUNT STATEMENTS: You will receive a statement of your account at least quarterly. Checking and Visa accounts statements are mailed monthly. Open end credit statements are mailed quarterly.

4. LIABILITY FOR UNAUTHORIZED TRANSFERS: You will be liable for unauthorized use of your personal access code to the extent allowed by applicable federal and state law. The following description of your liability for unauthorized use of your personal access code is required by federal law: Tell us AT ONCE if you believe your personal access code has been lost or stolen. Telephoning is the fastest way of notifying us. If you tell us within two (2) business days after you learn of the loss or theft, you can lose no more than \$50.00 if someone used your personal access code without your permission. If you DO NOT tell us within two (2) business days after you learn of the loss or theft, and we can prove we could have stopped someone from using your personal access code without your permission if you had told us, your loss could be greater. If you believe that your personal access code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission: call us at (225) 292-8910 or write us at LOUISIANA USA FEDERAL CREDIT UNION, P. O. BOX 15745, BATON ROUGE, LA 70895-5745.

5. TRANSACTIONS THAT ARE NOT COMPLETED: If you properly instruct us to perform an ART (Audio Response Teller) / E.T. (Electronic Teller) transaction and we do not complete it on time or in the correct amount, and we have agreed to perform it, with certain exceptions, we will be liable by law for your losses or damages. We will not be liable to you or any other party if:

- We have terminated this Agreement for any reason.
- If the funds in your account are subject to legal process or other encumbrance restricting the transaction.
- If circumstances beyond our control (such as fire, flood, computer breakdown, or changes in our operation as required by law) prevent the transfer, despite reasonable precautions we have taken.
- The account has insufficient funds to complete the transaction.
- Such transaction would exceed an established credit limit.

6. IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS: Telephone us at (225) 292-8910 or you may write us at: LOUISIANA USA FEDERAL CREDIT UNION, P. O. BOX 15745, BATON ROUGE, LA 70895-5745 as soon as you can, if you think your statement is wrong or if you need more information about a transfer listed on the statement. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and member number.
- Describe the error or transfer you are unsure about, explain as clearly as you can why you believe it is an error, or why you need more information.
- Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved an account which has been opened for 30 days or less, a point-of-sale transaction, or a foreign initiated transfer) to investigate your complaint or question. If we decide to do this, we will re-credit your account within 10 business days (20 business days if your account has been open for 30 days or less) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not re-credit your account. If we decide there is no error, we will send you a written explanation within 3 business days after we finish our investigation.

7. JOINT ACCOUNTS: All persons who are authorized to transact business on your accounts, expressly and impliedly agree that you (and all other persons authorized by you) may use your personal access code to complete transactions on your accounts.

8. DISCLOSURE OF INFORMATION ABOUT YOUR ACCOUNT: In the ordinary course of business, we may disclose information to third parties about your accounts or the transfers you make:

- Where it is necessary for completing transfers or resolving transfers.
- In order to verify the existence and condition of your account for a third party, such as a consumer reporting agency for a merchant.
- In order to comply with orders or subpoenas of government agencies or courts.
- If you give us written permission.

9. EVIDENCE: If we go to court for any reason, we can use a copy, microfilm, or microfiche of any document to prove what you owe or that a transaction has taken place, and any copy, microfilm or microfiche will have the same validity as the original document.

10. COLLECTION EXPENSES: If we have to file a lawsuit to collect whatever you owe us, you will pay our reasonable expenses, including attorneys' fees.