



## Terms and Conditions of Net24 Online Banking

**Registration** – The process of registration is self-directed, and does not require intervention by the financial institution once you have received your Net24 PIN (Personal Identification Number) following your online Membership application approval. In order to access Net24 Service initially, you must have both your Member Number and Net24 PIN available. If you have not yet received your PIN, you may request one by going to the Schlumberger Employees Credit Union home page ([www.secu.slb.com](http://www.secu.slb.com)), Ask a Question: Forms, Net24 or Net24 Internet Banking Application, and completing the application. Your Member Number, PIN, and Email Address will allow you to self-register and choose a User ID, and Password.

Your **User ID** must be between 6 and 32 characters in length. Letters and numbers are allowed along with these special characters: ~!@%\*^\*\_+|. Spaces are not allowed in the User ID.

Your **Password** must be between 8 to 32 characters in length, including: both Upper and lower case letters, at least one number and one special character (such as \$ or # or @). As a security precaution, avoid using previous passwords.

**NOTE** - After registering, 3 miss-entries of the Password will lock you out of the system. To re-establish access to the system, you will need to select the "Forgot My Password" link and then enter your User ID. A temporary Password will be sent to the email address on record. The Password will expire after 365 days, at which time you will be required to establish a new Password, not re-using one which you have used in the past. You will have three login warnings to change your expiring Password.

Your **Net24 PIN** is only used during the Net24 registration process. If you miss-enter your PIN three times, you will need to contact SECU staff to assist with unlocking your PIN so that you can continue the self-registration process.

**Account selection** - Registering for multi-account access will allow you to transact on all accounts and/or suffixes on which you are an owner, a joint owner or co-signer. Registration for such access will require a signed document of approval from the associated parties. Use the Net24 application on our website (right half) to make your selections.

**Joint account access** – If you give an individual your PIN or other logon information, that individual will have the same multi-account access you have, even if that individual is not otherwise authorized to transact on one or more of the accounts to which you have access.

**Security** - We recommend that you do not share your PIN or other logon information with anyone. Access fees – NET24 service is entirely free, including our Bill Pay Service. Bill Pay service is integrated within Net24, but must be self-activated separately. Eligibility requirements include: U.S. physical address and residence, 18 years of age and above, and a Social Security Number. If you do not use Bill Pay service within a 90 day period, we reserve the right to cancel your service, where your access and all payee information is removed from the system.

We use the Fiserv Enhanced-Authentication system for Multi-Factor security. During Net24 registration, the system will require that you select a pass phrase, five questions and answers. This system assures your online access is connecting to the authentic Net24 Service site. If you get locked out by improper answers, you will need to contact SECU staff to unlock your account.

**Service termination** – If you do not access your SECU account via Net24 service for over ninety-days, we reserve the right to disconnect your service. You also agree that we reserve the right to terminate the use of Net24 service at any time.

**Privacy** – We may occasionally communicate marketing information related to SECU services and specials which may be distributed via email or your physical address. You may choose to opt-out of receiving all such communications (Opt-out instructions will be provided along with the communication). We may also occasionally communicate special notices directly to all members via the Net24 mail, which you do not have the opt-out option. For additional information, see [www.secu.slb.com](http://www.secu.slb.com) Ask a Question: Privacy Policy.

**Liability** (regarding software and hardware) – Except as specifically provided in this Agreement or where the law requires a different standard, you agree that neither we nor the service providers will be responsible for any damage, whether caused by us, equipment, software, an Internet browser, an Internet access provider, an online service provider, or an agent or subcontractor of any of the foregoing. Neither the service providers nor we will be responsible for any direct, indirect, special or consequential, economic or other damages arising in any way out of the installation, use or maintenance of the equipment, software or Internet browser.

**Available transactions** – You may use your Net24 Internet Banking service to process the following requests and transactions:

- Account balance and transaction history;

- Transfers to/from accounts, line(s) of credit, and credit cards, except to pay another Financial Institutions loans (Use Bill Pay Service);

- Change your Personal Information: Address, Phone, Email, Enhanced Authentication Pass Phrase/Questions/Answers, User ID, and Password;

- Third-party bill payments through Bill Pay service (optional service);

- eStatements (optional service, can view up to 60 months of statements once activated), and view SECU cleared checks that were not cleared via Check21;

- Loan Apps (Single Sign-on to LoansPQ pre-fills loan applications for quick loan requests);

- eAlerts (sends email alerts when balance or other criteria is set);

- External Funds Transfer (Transfers to/from other U.S. financial institutions, where you are also owner on the other financial institutions account);

- Mobile Access: Register via Net24 for SMS, web, and/or Net24 Mobile app. Mobile Deposit requires Checking and a separate [online application](#) completed for approval. Once approved, the Mobile Deposit link will be made available in our [Net24 Mobile App](#);

- Other features may be added from time to time.

**Limitations** on frequency and dollar amount of transactions - Transfers and withdrawals from savings are limited in terms of frequency in accordance with Regulation D. The dollar amount is limited only to the extent of funds available in your account(s).

**ERROR RESOLUTION NOTICE** - In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this document, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. 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 account number (if any).

- Describe the error or the transfer you are unsure about, and 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 determine whether an error occurred 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 a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days or 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 credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened. We will tell you the results within three business days after completing our investigation. If we decide there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation. Write to:

**SCHLUMBERGER EMPLOYEES CREDIT UNION  
MEMBER SERVICES DEPARTMENT  
205 INDUSTRIAL BLVD  
SUGAR LAND TX 77478-3168**

*(Business Days: Monday through Friday, except company holidays)*