



KOREAN CATHOLIC CHURCH CREDIT UNION

I-BANKING APPLICATION

Account Holder's Name			Account Number	
Address				
E-mail Address			Alias Name	
Telephone number	(H)	(W)	(C)	
Company Name (if applicable)				

- I hereby agree and acknowledge that by providing my e-mail address, I consent to KOREAN CATHOLIC CHURCH CREDIT UNION LIMITED ("KCCCU" hereinafter) to keep me informed through e-mail, which may include; announcements, new products, and services, the promotion and marketing of products and services offered by KCCCU and its affiliates.
- Your "ALIAS NAME" can be made up of 4-6 numbers and/or characters. If you require assistance setting up your access code please contact KCCCU or call 416-447-7788.

KCCCU I-BANKING is the product name for the Internet home banking service provided by KCCCU for the exclusive use of its Members.

KCCCU will make every reasonable effort to provide uninterrupted I-BANKING service, 24 hours a day, 7 days a week, 365 days a year - but cannot guarantee that KCCCU I-BANKING service will be available at all times. If KCCCU I-BANKING is unavailable, the Member user will receive on-screen notification of the temporary unavailability of the service.

The Member's responsibility for security includes:

- The Member agrees to keep their personal access code secret and safe to prevent unauthorized use. The Member also agrees to take all necessary precautions to ensure that their personal access code remains confidential while the Member is keying it in. Failure to do so may result in a security compromise for which the Member is solely responsible.
- The Member will not leave their computer unattended during a KCCCU I-BANKING session or after having completed a KCCCU I-BANKING session without first terminating and exiting their session.
- KCCCU I-BANKING files may exist in a non-encrypted state in the Web browser's cache on the Member computer's permanent memory until erased. The Member agrees to take steps to secure or erase such files so that they cannot be accessed by any other person.
- The Member agrees to contact KCCCU immediately if they become aware of any unauthorized use of their accounts.
- KCCCU does not warranty the security of KCCCU I-BANKING or Internet E-mail service. Until such time as KCCCU is satisfied with the security of E-mail, KCCCU will not accept transaction instructions by E-mail. Members are discouraged from sending confidential or personal information via E-mail and those who do so assume all the risk.
- The Member agrees to select an "ALIAS NAME" which does not identify themselves or is easily traceable back to the Member. KCCCU will provide guidelines at the time of the Member selecting their "ALIAS NAME".

The Member agrees that the use of KCCCU I-BANKING is the legal equivalent to their written signed instructions and that they are bound and liable for all use including unauthorized use by other persons without the Member's knowledge or consent. KCCCU will be under no obligation to confirm the actual identity or authority of any user of KCCCU I-BANKING.

KCCCU I-BANKING derives its account information from KCCCU's computer banking system. Where a discrepancy of information occurs between KCCCU I-BANKING and KCCCU's computer records, the computer records will be deemed correct.

The terms of this Agreement can and may be changed at any time. The Member will be notified either by Canada Post, E-mail, or by a posting on the KCCCU Internet Homepage. The Member is responsible to be aware of changes to the Agreement and to read any and all amended terms. The Members shall be deemed to accept any and all changes to the Agreement five business days after KCCCU mailing or sending to the Member, or KCCCU's posting of notice. The effective date for changes contained in such notices will be the date stated in them, and if no date is stated, they will have immediate effect. Use of KCCCU I-BANKING after such time shall confirm the Member's acceptance of an agreement to such amendments.

KCCCU may terminate KCCCU I-BANKING and this Agreement at any time. KCCCU may cancel or restrict the Member's use of KCCCU I-BANKING at any time without notice to the Member. KCCCU has no liability for damages or harm which the Member may incur or experience as a result of any non-acceptance, delay or restriction or withdrawal of KCCCU I-BANKING or any portion of such service or any device associated with it.

The terms of this Agreement apply to the undersigned Member, and shall bind the Member, successors, heirs, executors, administrators, and legal representatives. Any person(s) accessing KCCCU I-BANKING in the capacity of an attorney under a Power of Attorney shall be bound by the terms of this Agreement. Any person(s) accessing KCCCU I-BANKING in their capacity as an employee authorized to access their employer's business accounts shall be bound by the terms of this Agreement. KCCCU accepts no liability for any fraudulent transactions executed in this manner. The use of KCCCU I-BANKING constitutes acceptance by the member to the terms of this KCCCU I-BANKING Agreement.

Signature of Member		Date	
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A	Questions suitable for single memberships	
	In what city were you married? (enter full name of city)	
	In what city was your high school? (full name of city only)	
	What is the first name of the maid of honor at your wedding?	
	What is your mother's maiden name?	
	What is your best friend's first name?	
	What was the color of your first car?	
	What is your father's middle name?	
	What is your maternal grandmother's first name?	
	What is the first name of your oldest nephew?	
	What was the name of your first pet?	
B	Questions suitable for joint memberships	
	In what city were you married? (enter full name of city)	
	What is the first name of the best man at your wedding?	
	What was the first name of the person who introduced you to your partner on the account?	
	What is the first purchase you and your partner on the account made together?	
	What is the first movie you went to see together?	
	Which vehicle would you and your partner buy together if money was no object?	
	Where did you first go on vacation together?	
	Where was the location of your first date together?	
	What was the make/model of your first car together?	
	What was the name of your first pet together?	
C	Questions suitable for Business or Organization	
	What is the name of your accounting software?	
	What was the name of last company you worked for before starting your own company?	
	How many staff did you start your business with?	
	What was the name of your first client?	
	What is the first name of your first investor?	
	What type of work does your business do?	
	What was the first name of your first employees?	
	What is the first name of the persona who founded your organization?	
	What is the name of the charity your company wants to support in the future?	
	From whom did you receive your first grant?	
	What was the make/mode of your first car together?	
	What was the name of your first pet together?	