



Your state, your credit union.

LOCATIONS

DEER VALLEY

(CORPORATE OFFICE)
3440 W. DEER VALLEY RD
PHOENIX, AZ 85027
(623) 580-6000

CAPITOL

1558 W. JACKSON ST
PHOENIX, AZ 85007
(623) 580-6000

GOODYEAR

1270 N. DYSART RD
GOODYEAR, AZ 85338
(623) 580-6000

TEMPE

937 E. BROADWAY RD.
TEMPE, AZ 85282
(623) 580-6000

OSBORN

2440 W. OSBORN RD
PHOENIX, AZ 85015
(623) 580-6000

PAYSON

514 S. BEELINE HWY
PAYSON, AZ 85541
(928) 472-8995

TUCSON

3919 E. PIMA
TUCSON, AZ 85712
(520) 881-0200

FROM ALL OTHER CALLING AREAS
800-224-3330

WWW.CANYONSTATECU.ORG



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Phone Banking Disclosure



**CANYON STATE CREDIT UNION
PHONE BANKING DISCLOSURE
AND AGREEMENT**

- 1) Phone Banking is an Access Option to perform inquiries, withdrawals or transfers on your account(s). Your rights and responsibilities concerning your account(s) are covered by your Membership and Account Agreement.
- 2) In this Agreement the words “you” and “your” means the primary account owner. The words “we”, “us”, and “our” mean Canyon State Credit Union. The word “PIN” means your Personal Identification Number. The word “Account” means those accounts with us which you may access by use of your PIN and Phone Banking. Phone Banking is an electronically automated system that may be accessed by a telephonic device through which, when used in conjunction with a PIN, an electronic fund transfer may be initiated.
- 3) In order to establish a PIN on the Phone Banking system, the primary account owner on the account must input his/her social security number. When the PIN is established the primary account owner can perform inquiries on their account. After this agreement is signed, Canyon State Credit Union will activate transaction capabilities on this account and all other accounts of the primary account owner. Joint members or other parties are permitted to access the account(s) on the Phone Banking system, as permitted by the primary account owner.
- 4) You assign your own PIN. We do not know your PIN. You authorize us to honor transactions initiated by a third person to whom you have given your PIN even if you do not authorize a particular transaction.
- 5) You will notify us at once if you believe your PIN has been lost, stolen or discovered by some unauthorized person. The fastest way to notify us is to telephone us at (623) 580-6000 or 800-224-3330.
- 6) We may terminate or cancel the use of your PIN with Phone Banking at any time. We may give you notice of termination or cancellation, but we are not obligated to do so. Your PIN may not be used with Phone Banking after we terminate or cancel its use.

You may terminate or cancel the use of your PIN with Phone Banking by giving written notice to us at 3440 W. Deer Valley Road, Phoenix, AZ 85027. Your written notice of termination or cancellation will become effective no later than the end of the first business day following our actual receipt of your notice. The termination or cancellation of the use of your PIN with Phone Banking will not affect the liability incurred by you prior to the effective date of cancellation.

- 7) Your liability for unauthorized transfers made from your account by use of your pin with Phone Banking, is governed by Regulation E – Electronic Funds Transfer Act.
- 8) Your PIN when used with Phone Banking, may be used to make inquiries and perform transactions as specified below:
 - Perform inquiries on the savings and loan accounts on the account for which the PIN is established.
 - Perform transfers, including loan payments, between your accounts, either sub-accounts or any other accounts of the primary account owner.
 - Request a check request for a withdrawal from one of your savings accounts or a loan advance from your line of credit. Any check request will be mailed to you at the most recent mailing address on your account, on the following business day.
- 9) Your PIN will be used only for the type of transactions and have access to only those accounts that have been approved in advance. If, through some error, the use of your PIN with Phone Banking permits you to withdraw funds from an account that you should not be allowed to use, we may charge the amount involved to an account that you are allowed to use.
- 10) We have no obligation to monitor how your PIN is used or to notify you if we notice any unusual activity with regard to any of your accounts which may be accessed by use of your PIN.
- 11) Phone Banking is a reliable system. However, we do not promise Phone Banking will be available 24/7.

**CANYON STATE CREDIT UNION
PHONE BANKING DISCLOSURE
AND AGREEMENT**

Primary Member's Name

Account Number

Primary Member's Signature

Date

Return to:
Canyon State Credit Union
3440 W. Deer Valley Road
Phoenix, AZ 85027

or drop off at any branch office



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