

CENTRAL VERMONT MEDICAL CENTER, INC. CREDIT UNION

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Getting Started

Thank you for taking the initial step to take advantage of Home Banking the Central Vermont Medical Center Inc., Credit Union way.

We welcome the opportunity to provide Home Banking services to you at your convenience, any time from any place.

Getting started is our way of helping you determine if your personal computer and the software within it will take full advantage of what Home Banking has to offer. In addition we want to inform you of the features available through our Home Banking System.

Home Banking with us via the internet is safe and secure. We take every measure available to us to safe guard your information, and shield you from harm via the internet.

Home Banking from Central Vermont Medical Center Inc., Credit Union - eligibility

Home Banking from Central Vermont Medical Center Inc., Credit Union is made available exclusively to its preexisting members.

Eligibility for Central Vermont Medical Center Inc., Credit Union membership is defined in the Credit Union by-laws as follows:

“The field of membership shall be limited to: Employees of Central Vermont Medical Center, Inc., members of the Medical Staff, members of the Board of Trustees, members of the Board of Directors, Auxiliaries, Employees of Central Vermont Medical Center Inc. Credit Union, immediate families of the eligible members, and Household Member as defined by Regulation B-96-2, and any organizations comprised of the most part of the same people.”

Every credit union is owned by its members. Each member of Central Vermont Medical Center Inc., Credit Union is required to maintain a regular share account with a minimum balance of \$25.00. The regular share account represents the ownership interest of the member. Regular share accounts earn interest, and the rate paid on these accounts is periodically set by the Board of Directors.

Members are entitled to open a checking account (share draft account) provided the members is at least 18 year of age and competent to sign a legally binding contract.

Children of a member are welcome to become members in their own right. A member's minor children are not eligible to open a checking account unless the member is a joint signer on that account.

Equipment and Technical Requirements

The Home Banking System is a product of Central Vermont Medical Center Inc., Credit Union that enables members to use the internet to access and manage their accounts and pay bills online. In order to gain account access a member's personal computer must have the capability to take advantage of a web browser that support 128-bit SSL encryption and has any of the following operating systems installed and operational:

Windows 95/98/ME/XP

Java Enabled Microsoft Internet Explorer+ 4.x or higher

Java Enabled Netscape Navigator** 4.x or higher

Windows NT 4.0

Java Enabled Microsoft Internet Explorer+ 4.x or higher

Java Enabled Netscape Navigator** 4.x or higher

Windows 2000/professional

Java Enabled Microsoft Internet Explorer+ 4.x or higher

Java Enabled Netscape Navigator** 4.x or higher

Apple Macintosh*** OS 7.6 or higher

Java Enabled Microsoft Internet Explorer* 5.0 or higher

Java Enabled Netscape Navigator** 4.x or higher

*Internet Explorer is a registered trademark of Microsoft Corporation

**Netscape and Netscape Navigator are registered trademarks of AOL Time Warner

***Apple Macintosh is a registered trademark of Apple Computer Corporation

Downloading forms and account information

The Home Banking System contains various screens and forms you may wish to download to your computer or print for future reference. In addition you may download account history for all accounts you maintain on the Home Banking system.

Each form is designed to be "printer friendly" and every form can be downloaded to your computer. All forms are available in PDF format. Adobe Acrobat is a software product that allows a user to read PDF file formatting. Adobe Acrobat Reader software, 4.0 or higher is required to successfully download these forms. Adobe Acrobat is free software available at www.adobe.com.

You have the option to download account history to either Microsoft Money* or in a format accepted by Microsoft Excel*. Either of these software products has to be installed on your personal computer to take advantage of downloading and using account history.

Sign Up for Home Banking from Central Vermont Medical Center Inc., Credit Union

The following sections talk about how we protect your information while on the internet, required disclosure about electronic funds transfer services and activity, and the terms of use for the Home Banking System, and on line services provided by Central Vermont Medical Center Inc., Credit Union. We encourage you to read each disclosure. For your convenience each disclosure is provided as a separate document see "Policies" on the Home Page.

You can't beat the convenience Home Banking offers, and you certainly can't beat the price. Our Home Banking System is available at no cost to members.