

# Sybil Application

Name: \_\_\_\_\_

Account: \_\_\_\_\_

SS#: \_\_\_\_\_

Date: \_\_\_\_\_

Sybil PIN: you may use any six numbers.

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I accept and understand all of the provisions listed in this disclosure. I will notify Industrial Federal Credit Union immediately if my PIN is lost or stolen.

Signature

Bring application to any IFCU location or place in a sealed envelope & mail to:

Sybil: IFCU  
1115 Sagamore Parkway South  
Lafayette, IN 47905

## Bank By Phone 24 hours a Day!

By using Sybil, Industrial Federal Credit Union's automated telephone teller, you will have access to your account just by using your touch-tone phone.

A few of the functions Sybil performs are:

- Transfer between checking & savings
- Verify account balance(s)
- Verify latest transaction(s)
- Pay VISA bill(s)
- Pay loan(s)
- Verify cleared check(s)

## It's Safe and Secure

Each time you call Sybil, it will request you to key in your account number and Personal Identification Number (PIN). You choose the PIN when you apply and no one can access your account without that secret PIN. Use six digits that are easy for you to remember.

Sybil is not only secure; it's convenient and easy to use. You'll be guided through every step!

1. Dial Sybil 765-771-8000 Opt. 3 (Lafayette), or 1-888-564-4328 Opt. 3 (Toll Free).
2. Sybil will greet you and ask for your account number. Enter your 5 digit account number followed by "#."
3. Sybil will then ask for your 6-digit PIN. Enter your PIN followed by "#."
4. Sybil will guide you through the menu options. A diagram of all of Sybil's functions is on the back for your convenience. Once you're familiar with Sybil, you can simply use the codes without listening to the options.
5. Remember, to end your call press "1".

## Sybil Tips & Reminders

- Always press "1" when you are finished with your transactions. If you don't, Sybil waits 30 seconds before resetting and incoming callers receive a busy signal.
- When entering your account number, use only the first five digits. Do not enter the security digit, which is located on your checks.
- If you make an error, simply press "\*" to return to the previous menu.
- Do not share your PIN with anyone. If you suspect someone knows your PIN, immediately contact the credit union. You can change your PIN with Sybil.
- All transactions must be entered in even dollar amounts. Example, \$5.00 would be entered by pressing the "5" key followed by "#."
- All withdrawals will be mailed the next business day.
- You can complete five transactions per phone call.
- If Sybil pronounces your name incorrectly, come in to the credit union to have it corrected.

## Sybil Disclosure

This Disclosure is pursuant to the Federal Electronic Funds Transfer Regulation. The use of Sybil Personal Identification Number (PIN) is subject to the following regulations covering the rights and liabilities of the user and Industrial Federal Credit Union.

### Member Liability for Unauthorized Persons

If you believe your PIN has been stolen or used by an unauthorized person, you must report this to us at once. You may also want to change your PIN immediately by directly calling Sybil and making the change. Telephoning us is the best way to keep losses to a minimum. If you do not notify us immediately, you could lose substantial sums of money. If you notify us within two business days, and during that time someone uses your account without your permission, you can lose no more than \$50.

If you do not notify us within two business days after you learn of the theft of your PIN, and we prove that we could have stopped someone from using your PIN without your permission if you had told us, you could lose as much as \$500.

If your statement shows transfers that you did not make, notify us at once. If you do not notify us within 60 days after the statement was mailed to you, you may not get back money you lost after the 60 days if we can prove that if we had been notified we could have stopped someone from taking the money.

### Reporting a Stolen PIN or Unauthorized Transfers

Call us immediately at (765) 771-8000 or (765) 564-2157. Our business hours are Monday-Wednesday 9 a.m.-5 p.m., Thursday 9:30 a.m.-5 p.m., Friday 9 a.m.-6 p.m., and Saturday 9 a.m.-1 p.m. (holidays not included).

### Member Liability

If Sybil privileges are abused, as determine by Industrial Federal Credit Union, the credit union has the right to discontinue the telephone access to that member.

### Credit Union Liability

If we do not properly complete a transfer to or from your account according to our agreement with you, we are liable for your losses or damages. However, there are some exceptions. We are NOT liable if: through no fault of ours, your account does not contain enough money to make the transfer, Sybil was not working properly, and you knew about the condition when you began the transaction.

### Questions About Statements

If you think your statement is wrong, or if you need more information about a transfer on a statement, telephone us at (765) 771-8000 or write us at Industrial Federal Credit Union, 1115 Sagamore Parkway S., Lafayette, IN 47905 as soon as possible. We must hear from you within 60 days after we have sent you the first statement on which the error appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about.
3. 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 we will correct any error on our part promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or questions. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error. This will ensure your having the use of the money during the time it takes to complete our investigation. If we ask you to put your complaint in writing, and we do not receive it within 10 business days, we may not credit your account.

If we decide there was no error, we will send you a written explanation within three business days after finishing our investigation. If requested, we will provide copies of the documents used in our investigation.