

Direct Services Agreement (DSA)

Effective January 2021 - Periodically, we will update the Direct Services Agreement (DSA) which applies to online, telephone and mobile banking. When this occurs, we will provide notice through a variety of mediums which may include your printed or e-statement, personal online banking message, or through our website. You can review the most up to date DSA at any time by reviewing notices posted under www.sunshineccu.com/security-privacy/legal

[MemberDirect® Online Service Agreement – Personal](#)

Updated Jan 2021

[MemberDirect® Online Service – Business](#)

Updated Jan 2021

Summary of Changes

We removed references to Personal Financial Management (PFM) from the Direct Services Agreement – Personal Accounts, Form 1974, and the Direct Services Agreement – Small Business Accounts, Form 2451. The PFM service is no longer available.

We also updated the Direct Services Agreement – Small Business Accounts, Form 2451, to reflect Interac®'s changes to its operating regulations. These changes came into effect in December 2020 and addressed intercepted transactions, obligations related to liability for both unauthorized and authorized transactions, and new regulations regarding bulk disbursements. Refer to the previous memo for more information.

Note: The Interac e-Transfer changes were made to the Direct Services Agreement – Personal Accounts, Form 1974, in December 2020.

Questions?

If you have any questions about the DSA, please [contact us](#).