

Your Money Connection Internet Banking Agreement and Disclosures

We are Maine Highlands Federal Credit Union, referred to as "we", located at P.O. Box 233, 73 Main Street, Dexter, Maine 04930 and our phone number is 207-924-5544, toll-free 1-888-806-6920. "You" refers to the member-owner(s) of a savings account who has requested Your Money Connection Internet Banking in connection with that account and any sub-account.

You agree to the rules and regulations affecting the use of the password and Your Money Connection Internet Banking service provided by us for your convenience.

Password – The password will be your "remote banking signature," and you are responsible for maintaining its confidentiality. The password should be memorized and not written, in order to prevent unauthorized use and so you may report its loss or theft accurately.

Authorized Use – You are authorized to withdraw funds from your account(s) with the use of your password.

Joint Accounts – It is the primary member's responsibility to provide a copy of this agreement to all joint owners on this account. The Your Money Connection Internet Banking password is issued only to the first member named on a savings account and offers access to other accounts owned by that member. If you choose to disclose your password to any of the Joint Owners on your savings account, the joint account holder will have access to all accounts at the Credit Union owned by you, either individually or jointly.

Consumer Liability For Unauthorized Your Money Connection Internet Banking Transactions – Tell us at ONCE if your PASSWORD has been LOST or STOLEN. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account plus your maximum overdraft line of credit, if applicable. If you tell us within two (2) business days, you can lose no more than FIFTY DOLLARS (\$50.00) if someone used your password without permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your password and we can prove that we could have stopped someone from using your password without your permission if you had told us, you could lose as much as FIVE HUNDRED DOLLARS (\$500.00).

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as long trip or hospital stay) kept you from telling us, we will extend the time periods.

We are liable only for losses in excess of the limits stated.

Notification Procedure – If you believe that your password has been LOST or STOLEN, or that someone has transferred or may transfer money from your account without permission, call us at the number shown at the beginning of this Agreement, or write us at the address given at the beginning of this Agreement.

Business Hours – Refer to the panel listing office hours and locations.

Types of Transactions Available – Using your password, Your Money Connection Internet Banking will allow you to obtain account information related to any of your savings, checking and loan accounts, such as account balances and histories, interest and dividend rates, YTD and prior year interest paid and dividends earned, and certificate maturity dates. You may make transfers within your accounts.

Transfers – You may transfer up to the balance in your account at the time of the transfer, except as limited under other agreements. We reserve the right to refuse any transaction that would draw upon insufficient funds or lower an account below a required balance.

Your Money Connection Internet Banking transactions may be made at anytime, seven (7) days a week, unless the service is unavailable due to computer back-up procedures or maintenance.

IMPORTANT NOTE: Recurring Transfers where the date scheduled falls on a Sunday or on a holiday will occur the next business day.

Fees and Charges – Transactions involving your account(s) via Your Money Connection are considered the same as any other transaction in regard to service charges, overdrafts, and other fees, terms and conditions as set forth in your account agreement(s).

Conditions Under Which We Will Disclose Information To A Third Party – You agree that we may, and you hereby authorize us to, disclose information to third parties about your account(s) or the transfers you make (1) where it is necessary for completing transfers; (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; (3) in order to comply with government agency or court orders as permitted by law; or (4) if you give us your written permission.

Documentation and Verification of Transfer – You will receive a quarterly statement of your account activity if there is no share draft account present, and/or if there were no electronic transfers made to or from your account. You will receive a monthly statement of your account activity if there is a share draft account present, and/or if there were any electronic transfers made to or from your account.

Upon completion of transfer, you will receive a confirmation number. You should record this number with your request. You will not receive any other receipt or confirmation of a transaction.

Error Resolution – Telephone or write us at the number and address shown at the beginning of this Agreement, as soon as you can, if you think your statement is wrong, or if you need more information about a transfer listed on the statement. We must hear from you no later than sixty (60) days after we send you the first statement on which the problem or error appeared. Provide the following information:

- 1.) Your name and account number.
- 2.) Describe the error or the transfer you are unsure about, and a clear explanation of why you believe it is an error, or why you need more information.
- 3.) The dollar amount of the suspected error.

If you tell us orally, we may require that you send your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. For international transactions, we may take up to ninety (90) days to investigate your complaint or question.

If we decide to do this, we will recredit your account within ten (10) business days (five (5) business days for Visa Check Card) for the amount you think is in error, so you will have the use of the money during the time it takes to complete our investigation. For new accounts, we may take up to twenty (20) days to credit your account for the amount you think is in error. If we ask you to put your complaint or question in writing and do not receive it within ten (10) business days, we may not recredit your account.

If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

Cancellation – We may cancel Your Money Connection Internet Banking privileges at any time without notice or cause. You may cancel this Agreement at any time by providing us with written notice that you wish to cancel. Cancellation will be effective as of the date we receive the notice. Any cancellation or termination will not affect any of your existing liability to us.

Liability – If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

If, through no fault of ours, you do not have enough money in your account to make the transfer.

If the Your Money Connection Internet Banking system was not working properly and you knew it was not working properly when you started the transfer.

If circumstances beyond our control, (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.

Modification – This Agreement may be amended by us without prior notice to you when such an amendment is immediately necessary to maintain or restore the security of the system or a member's account(s). We will notify you in writing thirty (30) days or as otherwise required by law prior to the effective date of any other change in any term or condition of this Agreement.



Maine Highlands
FEDERAL CREDIT UNION
Personal service. Shared value.

Office Locations

P.O. Box 233
73 Main Street
Dexter, ME 04930
(207) 924-5544
1-888-806-6920

P.O. Box 697
23 Hudson Ave.
Guilford, ME 04443
(207) 876-4041

P.O. Box 507
1090 West Main Street
Dover-Foxcroft, ME 04426
(207) 564-8644

P.O. Box 1267
160 Moosehead Lake Road
Greenville, ME 04441
(207) 695-0316

Lobby Hours - All Locations

Monday7:30 AM to 5:00 PM
Tuesday9:00 AM to 4:00 PM
Wednesday9:00 AM to 4:00 PM
Thursday8:00 AM to 5:00 PM
Friday7:30 AM to 6:00 PM

Drive-Up windows in Dexter and Guilford open at 8:00 AM on Tuesdays and Wednesdays.

www.MaineHighlandsCreditUnion.com

24 Hour ATMs and Night Deposits Available at all Locations.



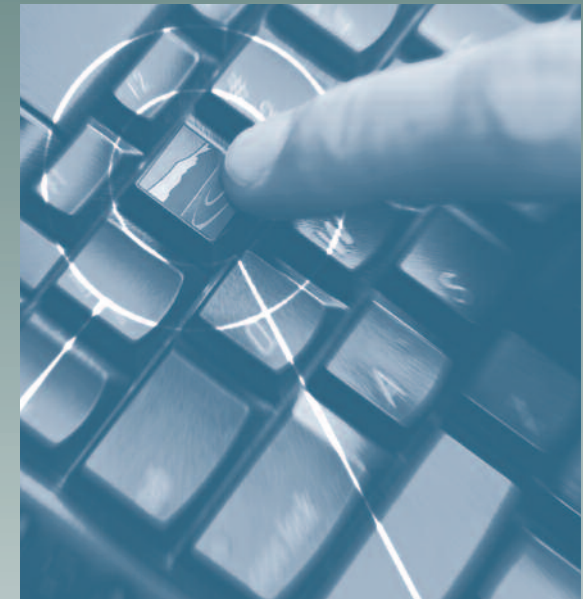
This credit union is federally insured by the National Credit Union Administration

Rev. 10/09

Maine Highlands FCU's

Your Money Connection

FREE Internet Banking Service



With the push of a button you've just simplified your life.



Maine Highlands
FEDERAL CREDIT UNION
Personal service. Shared value.

www.MaineHighlandsCreditUnion.com



Your Money Connection Internet Banking Application

Member Name _____

Joint Owner's Name(s) _____

Member's Address _____

E-mail Address _____

Telephone _____

Date of Birth _____

Share (Savings) Account Number(s) _____

I request that Maine Highlands Federal Credit Union provide me with Your Money Connection Internet Banking services. I understand that if this application is accepted, the Credit Union will send me a confirmation letter.

I accept and agree to abide by the terms and conditions of the Your Money Connection Agreement and Disclosures as modified from time to time by the Credit Union. I will provide a copy of the Your Money Connection Agreement and Disclosures to each of the Joint Owners referenced above.

X _____
Member Signature Date

Please place in an envelope and return to:
Maine Highlands Federal Credit Union
P.O. Box 233
Dexter, ME 04930

Or bring into any of our four convenient locations.

I.D. Verified _____ Employee Initials _____

Your Money Connection Internet Banking is our free service that enables you to use your personal computer to access your credit union accounts 24 hours a day, 7 days a week via the Internet.



Quick and Easy

You'll appreciate how quick and easy it is to perform financial transactions, such as:

- Viewing current account balances, including detailed histories
- Downloading transaction history into personal financial software (Microsoft Money® or CSV files)
- Obtain Tax Information
- Transferring funds between accounts, including setting up automatic transfers

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- Enrolling for CUe-Statements so there is no need to wait for your statement to arrive in the mail
- Viewing and printing copies of your checks
- Viewing your Visa credit card balance and making payments
- Re-ordering checks
- Communicating with your credit union via secure e-mail
- Receiving eAlerts that notify you when certain transactions occur in your accounts (direct deposit, low balance, etc.)

How to Enroll

If you are already a member of Maine Highlands FCU, simply fill out and return the attached application to the credit union.

Once we have received your application and have set you up as a user, you can start enjoying the convenience of Your Money Connection Internet Banking.

First-Time Users

1. Verify that your system meets the minimum requirements (see panel at right).
2. Access Your Money Connection through our home page at www.MaineHighlandsCreditUnion.com by clicking the red Internet Banking button.
3. When you first log in, you will need to create a **Username**. To do this, click on 'No Username? Click here' at the bottom of the screen. Your **User ID** is your account number. Your initial **Password** will be your entire social security number (or tax i.d. number if for a business account). You will then need to create a **Username**.
4. An additional layer of security called the **Challenge Questions** will need to be set up as well. Choose three different questions from the drop-down boxes provided and input your answers. Your answers will be stored for later use. At any time, two of the three questions may appear on your screen. The answers you provide will need to match your original answers exactly in order for you to access your account.
5. Once you've logged in, you will be required to **change your password** from your social security number to whatever you choose.
6. The first screen to display is the Account Summary, which shows all your accounts at a glance. From here, you can perform any of the functions shown on the menu bar. If you need help, click the Other Options tab and select the Instructions link. Or, call us at 924-5544 or 888-806-6920.

Minimum System Requirements

For best results, your system should meet the following **minimum** requirements:

For PCs

- Pentium II processor
- 64 MB of RAM
- 800 x 600 screen display setting
- Standard keyboard and mouse
- Internet connection
- Microsoft Internet Explorer® 6.0 SP2 or Firefox® 2 (with 128-bit encryption)
- Adobe Acrobat Reader® 6.0.1 (or higher) Firefox® 3 or Internet Explorer® 7 recommended.

For Macintosh

- PowerPC G3 processor
- 64 MB of RAM
- 800 x 600 screen display setting
- Standard keyboard and mouse
- Internet connection
- Microsoft Internet Explorer® 6.0 SP2 or Firefox® 2 (with 128-bit encryption)
- Adobe Acrobat Reader® 6.0.1 (or higher) Firefox® 3 recommended.

For more information about Your Money Connection Internet Banking, visit our web site, call, or stop by our office.

If you're not already a member, call Maine Highlands Federal Credit Union at 207-924-5544 or 1-888-806-6920 to see if you qualify for membership. Becoming a member is as easy as opening a Share (savings) account.