

## Our Services For Your Convenience . . .

- Share (Savings) Accounts
- Share Draft (Checking) Accounts
- Money Market Accounts
- Club Accounts: Christmas, Vacation, All-Purpose
- Youth Savers Accounts (Monty Moose & Greenbucks)
- Automatic Overdraft Protection
- Share Certificates
- IRAs
- CU24 ATM Cards
- CU24 VISA Check Cards
- VISA Credit Cards
- Direct Deposit
- Payroll Deduction
- Your Money Line (Automated Telephone Access)
- Your Money Connection (On-line Account Access)
- Cue-Statements (Statements On Line)
- Consumer Loans
- Home Equity Loans
- Land Loans
- Mortgage Loans
- Electronic Transfer Accounts (ETAs)
- Money Orders
- Travelers Checks
- Free Accidental Death & Dismemberment Insurance
- Credit Life & Disability Insurance
- Notary Public Service
- Night Deposits (at all locations)
- U.S. Savings Bonds
- Treasury Tax and Loan Deposits
- Financial Counseling
- Wire Transfers
- Western Union
- 2 Drive-Up Windows (Dexter & Guilford)
- Fax Services
- Photocopies
- Handicap Accessible
- 4 Branches  
(Dexter, Guilford, Dover-Foxcroft & Greenville)
- 24 Hour ATMs (at each location)



## Get Cash . . .

You can use your credit union ATM Card to get cash from your Share or Share Draft account at thousands of PLUS®, TX®, or NYCE® locations throughout the United States.

Just look for these logos:



## Check Your Balance . . .

Within seconds, you can perform a balance inquiry to determine the balance in your account. Remember, the balance will not reflect checks that are outstanding and occasionally may not reflect deposits made to your account the day of your inquiry.

## Surcharge Free!

There is an alliance of Maine credit unions who offer surcharge-free terminals. Just look for the SurF logo on credit union ATMs.



Revised 11/05



## Your Card And How To Use It

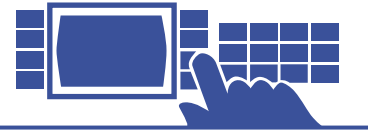
Insert Card



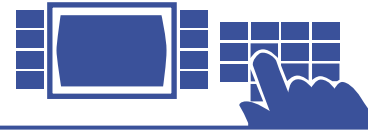
Enter Your Personal Identification Number



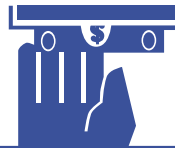
Select Transaction



Enter Amount



Remove Currency and/or Acknowledgment Slip



Remove Card



ATM 2

# Apply Now For Your Credit Union ATM Card



For 24 Hour Per Day  
Nationwide

Account Access  
Shares & Share Drafts

Maine Highlands Federal Credit Union

P.O. Box 233 • Dexter, Maine 04930 • (207) 924-5544

1-888-806-6920

P.O. Box 697 • Guilford, Maine 04443 • (207) 876-4041

P.O. Box 507 • Dover-Foxcroft, Maine 04426 • (207) 564-8644

P.O. Box 1267 • Greenville, Maine 04441 • (207) 695-0316

[www.MaineHighlandsCreditUnion.com](http://www.MaineHighlandsCreditUnion.com)

## ELECTRONIC FUNDS TRANSFER AND CARDHOLDERS AGREEMENT

We are the Maine Highlands Federal Credit Union at P.O. Box 233, 73 Main Street, Dexter, Maine 04930, and our phone number is (207) 924-5544 or 1-888-806-6920.

You (if this is a joint account, singular pronouns shall include each of you) hereby agree to the rules and regulations affecting the issuance of the personal identification card ("CU24<sup>SM</sup>") provided by us for your convenience.

**Personal Identification Number (P.I.N.)** – will be your "remote banking signature", and you are responsible for maintaining its confidentiality. The P.I.N. should be memorized and not written, in order to prevent unauthorized use and so you may report its loss or theft accurately.

**Authorized Use** – Only you are qualified to deposit or withdraw funds to or from your account(s) with the use of this CU24 ATM card at participating merchant or financial institution locations or remote facilities, and positive identification may be requested by the participating merchant or financial institution prior to any transaction. You agree that you will not use or allow anyone else to use your card or P.I.N. for any transaction that is illegal under applicable federal, state or local law.

**Consumer Liability for Unauthorized Remote Banking Transactions** – Tell us AT ONCE if you believe your card, P.I.N., or other information which could provide electronic access to your account has been LOST or STOLEN. Telephoning is the best way of keeping your possible losses down. If you tell us within two (2) business days, you can lose no more than FIFTY DOLLARS (\$50.00) if someone uses your card without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your card or P.I.N., and we can prove that we could have stopped someone from using your card 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.

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

**Notification Procedure** – If you believe that your card, P.I.N., or other information which could provide electronic access to your account 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 Days** – *Hours*: Monday 7:30 AM to 5:00 PM; Tuesday and Wednesday 9:00 AM to 4:00 PM; Thursday -8:00 AM to 5:00 PM; and Friday 7:30 AM to 6:00 PM.

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

**Types of Transactions Available and Limits on Such Transactions** – You may use your card to withdraw funds from your share or share draft account and perform such other financial transactions as we may from time to time permit during the business hours of any remote financial facility. You may also pay for purchases at places that have agreed to accept your card (called Point-of-Sale purchases).

**Limitation on Frequency and Amount of Transactions** – For the protection of our members, we have limited the amount of each withdrawal

from an account to TWO HUNDRED DOLLARS (\$200.00) per day at a remote banking facility. You may buy up to \$200.00 worth of goods or services each day in our Point-of-Sale transfer service.

**Delays in Posting Transactions** – Due to the nature of the "ATM" system, there may be delays between the time of any activity on your account(s) and the time it is reflected in our records of your account(s).

**Charge for Originating Shares & Remote Banking Transaction** – A transaction resulting in a withdrawal from your share draft account using the CU24 ATM card or your P.I.N. or other information which could provide electronic access to your account is considered the same as any other share draft in regard to our service charge formulas. The type of account determines if and when a charge will be assessed. Please contact the credit union for current charges.

**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 accounts for a third party, such as a credit bureau or merchant; (3) in order to comply with government agency or court orders; or (4) if we have your permission.

**Documentation of Transfer** – You will receive a copy of the deposit/withdrawal slip at the time the transaction is originated at an ATM or POS terminal. You will also receive on a monthly basis a statement of your account activity.

**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 or receipt is wrong, or if you need more information about a transaction listed on the statement or receipt. 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) business 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 new accounts, Point-of-Sale or 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 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.

**Overdrafts** – If any withdrawal(s) creates a negative balance in your account, you agree to repay to us the amount of such overdraft, including customary and usual overdraft charges in the same manner as any other overdraft on your account.

**Fees** – No fee at credit union ATM with CU24<sup>SM</sup> card. New and replacement cards: No fee. Withdrawals: No fee. Deposits (clerk assisted terminals), inquiries, denials, transfers, and point-of-sale transactions: no charge. If you use an ATM or other electronic terminal that we do not own, you may be charged a fee by the terminal owner and any national, regional or local network used in processing the transaction. Any such fee(s) will be debited from your account if you elect to complete the transaction.

**Foreign Transactions** – Purchases and cash advances made in foreign countries and foreign currencies will be billed to you in U.S. Dollars. The exchange rate for transactions in a foreign currency will be a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date; this may vary from the rate VISA itself receives, or the government mandated rate in effect for the applicable central processing date.

**Cancellation** – Your card remains our property and immediate surrender of it may be required by us at any time. We may cancel the card at any time without notice or cause. Any cancellation or termination does 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 transfer would go over the credit limit on your overdraft line.
- If the automated teller machine where you are making the transfer does not have enough cash.
- If the terminal or system was not working properly and you knew about the breakdown 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.
- If we have reason to believe that transactions involving your account may be unauthorized, fraudulent, illegal or otherwise improper.

We expressly disclaim all warranties that the components, including, but not limited to, cards and terminals, will function properly or be available for use.

**Agreement Modification** – This Agreement may be amended by us without prior notice to you when such a change is immediately necessary to maintain or restore the security of the system or a member's account; however, we will notify you in writing twenty-one (21) days prior to the effective date of any change in any term or condition of the Agreement or your account, if such change would result in greater cost liability for you or decreased access to your account.

**Joint Accounts** – This Agreement shall be signed by all parties to a joint share or share draft account, and by signing, you each agree to be jointly and severally bound by this Agreement. All cards must be returned to us prior to the addition or deletion of a name from any account subject to this Agreement. The P.I.N. may provide access to accounts owned by the primary member. Joint owners may have access to all of the primary member's accounts at the credit union, including accounts owned singly by the primary member or jointly by the primary member and other persons.



www.MaineHighlandsCreditUnion.com

## Application CU24<sup>SM</sup> ATM Card

**CARD**

Primary Owner Name \_\_\_\_\_

Social Security # \_\_\_\_\_

Date of Birth \_\_\_\_\_

Address \_\_\_\_\_

Home Phone ( ) \_\_\_\_\_

Mother's Maiden Name \_\_\_\_\_

**CARD**

Joint Owner Name \_\_\_\_\_

Social Security # \_\_\_\_\_

Date of Birth \_\_\_\_\_

Address \_\_\_\_\_

Home Phone ( ) \_\_\_\_\_

Mother's Maiden Name \_\_\_\_\_

### Business Information

Primary Owner Employed By \_\_\_\_\_

Address \_\_\_\_\_

Business Tel. # ( ) \_\_\_\_\_

Joint Owner Employed By \_\_\_\_\_

Address \_\_\_\_\_

Business Tel. # ( ) \_\_\_\_\_

(For Internal Use Only)

Account # \_\_\_\_\_

I/We hereby apply for a CU24 ATM Card. By using the CU24 ATM Card issued by the Credit Union upon approval of this application, I/we signify our Agreement to be bound by the terms of the Electronic Funds Transfer and Cardholder Agreement and Disclosure attached.

Signature \_\_\_\_\_

Date \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

*In order to issue a card to either signer of a joint account, both owners must sign.*

I.D. Verified \_\_\_\_\_ Employee Initials \_\_\_\_\_

PLEASE RETURN THIS PORTION TO THE CREDIT UNION