

Maine Highlands FCU's

Your Money Line

Audio Response Service



Apply Now For The Service That Allows You Account Access By The Touch Of Your Phone

Membership Application/Agreement



Maine Highlands
FEDERAL CREDIT UNION
Personal service. Shared value.

www.MaineHighlandsCreditUnion.com

YOUR MONEY LINE MEMBER AGREEMENT

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

You (each of you who sign this agreement) hereby agree to the rules and regulations affecting the issuance of the personal identification number (P.I.N.) and **YOUR MONEY LINE** service provided by us for your convenience.

Personal Identification Number (P.I.N.) - The 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 withdraw funds from your account(s) with the use of your P.I.N.

Consumer Liability for Unauthorized YOUR MONEY LINE Transactions - Tell us at ONCE if you believe your P.I.N. 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 P.I.N. without your permission.

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

Types of Transactions Available - You may use your P.I.N. with the **YOUR MONEY LINE** service to transfer funds between your share and share draft, or club accounts. You may make a payment on a loan with us, and to inquire about your account balance, last share withdrawal, interest, dividends, last draft deposit, last share deposit, last transaction, loan inquiry, draft number inquiry, and certificate inquiry. You may also request a loan payoff status.

Delays in Posting Transactions - Due to the nature of the **YOUR MONEY LINE** system, there may be a delay between the time of any activity on your account(s) and the time it is reflected in our records of your account(s).

Account Charges - You are allowed 15 free calls per month. Thereafter, there will be a \$1.00 charge per call. The charge will be deducted from your share account if available; if not, it will be deducted from your draft account. This charge will appear on your monthly statement.

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 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. You will have the option of obtaining your reference numbers for recording purposes at the time you make the transfer using **YOUR MONEY LINE**.

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) A description of 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 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. 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 - Your P.I.N. remains our property. We may cancel your **YOUR MONEY LINE** privileges at any time without notice or cause. Any cancellation or termination shall 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 LINE** 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.

We expressly disclaim all warranties that the components of the **YOUR MONEY LINE** system shall 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 - The request for **YOUR MONEY LINE** shall be signed by the primary owner of the account. If the primary owner chooses to disclose the password to any of the joint owners of the account, the primary owner agrees to provide a copy of this agreement to each owner of the account.

Rev. 11/06

PLEASE INSERT INTO AN ENVELOPE AND MAIL BACK
OR HAND DELIVER TO THE CREDIT UNION

Maine Highlands Federal Credit Union

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

1-888-806-6920

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

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

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

www.MaineHighlandsCreditUnion.com

Identifier #017

Maine Highlands Federal Credit Union Points to Remember

- Have your Account Number Available to complete transactions
- Your Credit Union three-digit identification number is 017 followed by the pound sign (#).
- Press the * (star) sign to replay the previous message
- Press the # (pound) sign only when prompted or to return to a previous menu
- You may obtain account information and transfer funds
- Use the * (star) sign as the decimal point when entering a dollar amount. Example: \$115.61 would be 115*61

Touch-Tone Convenience

You can enjoy the convenience of using a telephone to access your credit union accounts from home, work, and even if you are out of town.

With this audio response system called **Your Money Line**, you can make account inquiries, and transfer funds from one account to another.

24-Hour Nationwide Convenience

Your Money Line is your credit union's 24-hour direct inquiry account line. You get toll-free access to all your credit union accounts, using only a touch-tone phone and your confidential access code. Use **Your Money Line** to make withdrawals, transfer funds, or find out your account balances. Get up-to-the-minute information about your accounts. It's like having your own personal teller.

Your Money Line is Simple to Use

A computerized voice will lead you through your transactions. Each time you complete a step, the voice will prompt you to enter the next code. The procedure for using **Your Money Line** is shown here, however the system will lead you through each step.

Request Your Money Line Convenience Today

To enjoy the convenience of **Your Money Line**, fill out the attached application and bring or mail it to one of our four convenient locations in Dexter, Guilford, Dover-Foxcroft and Greenville. Once set up, your account will be at your fingertips 24 hours a day, 7 days a week.

Points to Remember

1. You must use a touch-tone phone.
2. Your credit union three-digit identification number is 017 followed by the pound sign (#).
3. You may perform any of the following actions during the call:

To do this...	Press...	When...
End the call	Hang up	At any time
Replay the current message	* (star sign)	At any time
Return to the previous menu	# (pound) key	At any menu, or at any prompt for caller input

4. Use the *(Star) key as the decimal point when entering a dollar amount. Example: \$115.61 would be 115*61



Telephone Numbers

Dial one of the following Numbers:

- Augusta (207) 621-6051
- Bangor (207)945-5350
- Bath (207) 386-0211
- Brunswick (207) 725-2729
- Edgcomb (207) 882-6540
- Lewiston (207) 753-1527
- Portland(207) 871-8906
- Saco (207) 286-8375
- Sanford (207) 459-7805
- Waterville (207) 872-4903

Here's How to Use Your Money Line

1. Dial one of the above telephone numbers.

Please enter your three-digit credit union identifier followed by the pound sign (#)". Enter 017#.

2. Maine Highlands Federal Credit Union welcomes you to

Your Money Line.

- To Select an Account* Press 1
- To Transfer Money* Press 2
- For All Account Balances*Press 3
- More Choices*Press 4

3. Press option desired.
4. When prompted, please enter your Member ID (Savings Account Number).
5. When prompted, please enter your Personal Identification Number (PIN).
6. After the account information has been provided you may do one of the following;

- For Account Summary*Press 1
- For More Details* Press 2
- To Transfer Money* Press 3
- To Work With Another Account* Press 4
- For More Choices* Press 5

Performing Transfers

When a caller wishes to make a transfer between accounts, he or she needs to designate the source account (sometimes called the "from" account) and the destination account (sometimes called the "to" account). The following table summarizes the allowable account types for both the source and the destination accounts.

		TRANSFER TO						
TRANSFER FROM		Share	Draft	Club/MMA	Consumer Loan	Open End Loan*	Mortgage Loan	IRA
	Share	Yes	Yes	Yes	Yes	Yes	Yes	No
	Draft	Yes	Yes	Yes	Yes	Yes	Yes	No
	Open End Loan*	Yes	Yes	Yes	Yes	Yes	Yes	No
MMA	Yes	Yes	Yes	Yes	Yes	Yes	No	

* Including home-equity loans

Features and Benefits

Several features are available with **Your Money Line**, your direct inquiry account line. Benefits of these features to your membership include:

- Share Account And Club Account Inquiries
 - History of deposits
 - History of withdrawals
 - Current and previous year-to-date dividends
- Share Draft Account Inquiries
 - Transaction history
 - Cleared checks
 - Inquire on a specific cleared check or a range of checks
 - Current and previous year-to-date dividends
- Certificate Account Inquiries
 - Current balance
 - Current and previous year-to-date dividends
 - Next maturity date
- Loan Account Inquiries
 - Current balance
 - Line of credit and available line of credit
 - Next payment amount and date
 - Payoff date and balance
 - Last payment amount and date

Maine Highlands Federal Credit Union

How to Use Your Money Line

1. Dial one of the following numbers.
 - Augusta (207) 621-6051
 - Bangor (207)945-5350
 - Bath (207) 386-0211
 - Brunswick (207) 725-2729
 - Edgcomb (207) 882-6540
 - Lewiston (207) 753-1527
 - Portland(207) 871-8906
 - Saco (207) 286-8375
 - Sanford (207) 459-7805
 - Waterville (207) 872-4903
 - or Toll Free 1-866-308-2042.
2. Enter your 3-digit credit union identification number 017 followed by the pound sign (#).
 - To Select an Account* Press 1
 - To Transfer Money* Press 2
 - For All Account Balances* Press 3
 - More Choices* Press 4
3. Press option desired.
4. When prompted, please enter your Member ID (Savings account Number).
5. When prompted, please enter your Personal Identification Number (PIN).
6. After the account information has been provided you may do one of the following.
 - For Account Summary* Press 1
 - For More Details* Press 2
 - To Transfer Money* Press 3
 - To Work With Another Account* Press 4
 - For More Choices* Press 5

Yes, I would like to participate in Your Money Line.

Name _____
 First _____ Middle _____ Last _____

Address _____
 Street _____ City _____ State _____ Zip _____

Tel. No. (Work) _____
 (Home) _____

Credit Union Identifier **017**

Your Share (Savings) Account Number(s) _____

I/We have read and will conform to the conditions in the Your Money Line member agreement provided separately to me/us by the credit union.

Signature _____ Date _____

ID Verified _____ Employee Initials _____