

MoneyLine Member Agreement

We are 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 receive this agreement) hereby agree to the rules and regulations affecting the issuance of the personal identification number (P.I.N.) and 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 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 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 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.

Delays in Posting Transactions - Due to the nature of the 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 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 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 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 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 - If the primary owner chooses to disclose the PIN 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.



Maine Highlands
FEDERAL CREDIT UNION

Personal Service. Shared Value.

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 353
Greenville Junction, ME 04442
207-695-0316

P.O. Box 716
Brownville, ME 04414
207-965-8377

www.MaineHighlandsCreditUnion.com
info@MaineHighlandsCreditUnion.com



Federally Insured by NCUA

MoneyLine:





Money Line: Real Answers in Real Time

Accessing your Maine Highlands FCU account has never been easier!

We are pleased to introduce an even better way to connect with your Maine Highlands FCU accounts, day or night! Our new phone access system is more convenient, and easy to use! Simply call 207-564-0429 in the Dexter/Brownville/Dover/Guilford areas – 207-695-0196 in the Greenville area – or 855-835-5276 outside these local calling areas, enter your account number and password, and you'll have secure access to your accounts right from your phone!

- **Speech recognition for ease of use**
- **"Expert mode" simplifies the call flow for frequent users**
- **Access without entering your CU institution number**
- **Enhanced security features**

Here are the simple access codes to help you get the account answers you need, at the press of a button!



* Please note that the account options will depend on your personalized account information.

Main Menu

- Press 1 for **Account Balance**
- Press 2 for **Account History**
- Press 3 for **Funds Transfer Activities**
- Press 4 for **Account Management**

Menu 1 (Account Balance)

- Please select one of the following account types
- Press 1 for **Checking**
 - Press 2 for **Savings Account**
 - Press 3 for **Certificates and IRA**
 - Press 4 for **Loan Account**
 - Press 5 for **Credit Cards**

Menu 2 (Account History)

- Please select one of the following account types
- Press 1 for **Checking Account**
 - Press 2 for **Savings Account**
 - Press 3 for **Certificates and IRA**
 - Press 4 for **Loan Account**

Checking History

- Please select one of the following search options
- Press 1 for **All Transactions**
 - Press 2 for **Last 5 Transactions**
 - Press 3 for **Withdrawals**
 - Press 4 for **Deposits**
 - Press 5 for **ATM Transactions**
 - Press 6 for **Check Number**
 - Press 7 for **Amount**
 - Press 8 for **Date**

Savings History

- Please select one of the following search options
- Press 1 for **All Transactions**
 - Press 2 for **Last 5 Transactions**
 - Press 3 for **Withdrawals**
 - Press 4 for **Deposits**
 - Press 5 for **ATM Transactions**
 - Press 6 for **Amount**
 - Press 7 for **Date**

Certificate and Individual Retirement Account

- Please select one of the following search options
- Press 1 for **All Transactions**
 - Press 2 for **Last 5 Transactions**
 - Press 3 for **Withdrawals**
 - Press 4 for **Deposits**
 - Press 5 for **ATM Transactions**
 - Press 6 for **Amount**
 - Press 7 for **Date**

Loan History

- Please select one of the following search options
- Press 1 for **All Transactions**
 - Press 2 for **Last 5 Transactions**
 - Press 3 for **Payments**
 - Press 4 for **Advances**
 - Press 5 for **Amount**
 - Press 6 for **Date**

Menu 3 (Funds Transfer Menu)

- Press 1 to **Transfer Funds Immediately**
- Press 2 to **Schedule a Funds Transfer**
- Press 3 for **Payments**
- Press 4 to **Hear Existing Scheduled Transfers**
- Press 5 to **Delete an Existing Transfer**

Menu 4 (Account Management Menu)

- Press 1 to **Change Pin**

Help

At any time during this call you can do the following:

- Press **(1*)** for Help
- Press **(3*)** for the Main Menu
- Press **(#)** to Repeat the Menu Options
- Press **(*)** to Hear the Previous Menu
- Press **(8*)** to Use Voice Recognition
- Press **(9*)** to Change Account Number

Questions?

We're happy to help!

Give us a call or stop by one of our offices, and we'll make sure you can take full advantage of this great way to connect with Maine Highlands FCU!