

ELECTRONIC SERVICES



ELECTRONIC ACCESS AGREEMENT

Online Banking/Mobile Banking

Access your Financial Plus account from any PC, mobile phone, or tablet with access to the Internet. Online/Mobile Banking allows you to:

- Get account balances (savings, loans, and VISA).
- Obtain savings, loan, and VISA history.
- Transfer funds within your account, including advances from VISA and line-of-credit loans.
- Transfer funds to another Financial Plus account.
- Make loan and VISA payments.
- Obtain detailed loan information including payment amount and due date.
- Download information to financial programs such as MSMoney, Quicken WebConnect, QuickBooks
- WebConnect, Comma Delimited File and QIF*.
- View, print, and save copies of your canceled checks*.

* Not available on mobile application.

Automated Phone Banking

Using your account number and the PIN we provide, you can access your Financial Plus account from any phone. Automated Phone Banking will guide you through getting account information and performing many transactions. Access Automated Phone Banking using our nationwide toll free telephone number (800) 234-5884.

Combined Transaction Limits for Online Banking and Phone Banking

- \$10,000 limit per transaction, and
- Maximum of six (6) transactions per day, and
- Combined Online Banking and Phone Banking transactions not to exceed \$25,000 per day.

BillPay

BillPay is accessed from within Online Banking and allows you to pay your bills with a few clicks of the mouse. BillPay gives you the option to:

- Make electronic payments.
- Schedule a payment for a future date.
- Schedule a recurring bill to be paid automatically each month.

Depending on the payee, your payment will be made within 2 business days with an electronic transfer or 5 business days with a check. All of this convenience is FREE if you pay at least one (1) bill per month using BillPay; otherwise there is a monthly fee (refer to Fee Schedule).

E-Statements

E-Statements are accessed from within Online Banking and allow you to view your Financial Plus account statement quickly and conveniently. At the beginning of each month/quarter, you will receive an e-mail notice that your statement is ready.

E-Alerts

Get email or text notices of deposit and withdrawal activity.

E-Notices

Get required and courtesy notices electronically including:

- Annual tax statements.
- Annual privacy notice.
- Changes in terms.
- Non-sufficient Funds notices.
- Overdraft Transfer notices.
- And more.

Online Banking: By signing the attached Electronic Access Agreement, I hereby request access to Financial Plus Credit Union's (Credit Union) Online Banking. I have indicated my account number at the Credit Union that I wish to access. I have further indicated account(s) at the Credit Union that I wish to have "deposit/payment only" access through Online Banking. I authorize the Credit Union to issue an Online User ID and Password to me that will allow access to my account(s). I agree to keep my Online User ID and Password private and secure and to notify the Credit Union immediately upon discovering that my information has been lost, stolen or that someone else may have obtained the information without my permission. In the event that I give my information to someone else, I agree to be responsible for all transactions performed by that person. If my Online banking account is inactive for 15 months, I understand it is my responsibility to contact the Credit Union to restore my password to regain access to this service.

BillPay: By signing the attached Electronic Access Authorization, or by registering from within Online Banking, I hereby request access to Financial Plus Credit Union's (Credit Union) BillPay Plus internet bill payment program. I understand and agree that to qualify for the BillPay program I must continue to be registered for Online Banking; that third-party payments will be withdrawn from my checking account at the Credit Union or may be paid by accessing my checking account overdraft protection options for payments scheduled in advance of the current date; and that the Credit Union may charge fees for the use of this service. I agree to pay the BillPay fees, which are detailed on the Credit Union Fee Schedule, on a monthly basis from funds in my checking account. I agree that the Credit Union may increase the BillPay fee in the future, but will provide at least 21 days advance notification of such increase.

Automated Phone Banking: By signing the attached Electronic Access Authorization, I hereby request access to Financial Plus Credit Union's (Credit Union) Automated Phone Banking telephone audio response program. I have indicated my account number at the Credit Union that I wish to access. I have further indicated account(s) at the Credit Union that I wish to have "deposit/payment only" access through both Automated Phone Banking and Online Banking. I authorize the Credit Union to issue a Personal Identification Number (PIN) to me that will allow access to my account(s) using Automated Phone Banking. I agree to keep my PIN private and secure; and to notify the Credit Union immediately upon discovering that my PIN has been lost, stolen or that someone else may have learned the PIN without my permission. In the event that I give my PIN to someone else, I agree to be responsible for all transactions performed by that person until I notify the Credit Union that they are no longer authorized.

Electronic Statement (E-Statement) and Electronic Notice (E-Notice)

Disclosures for Electronic Statements and Electronic Notices are available in Online Banking at the time of enrollment and on the Financial Plus Credit Union website at www.myfpcu.com/resources/resources/disclosures.

To register for Phone Banking, Online Banking, and BillPay Plus, complete the entire Electronic Access Authorization form and sign it. Detach and return the form to the Credit Union office or mail it to:

Financial Plus Credit Union
PO Box 7006
Flint, MI 48507-0006



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To register for Online Banking, Automated Phone Banking, and/or BillPay, complete the entire Electronic Access Authorization form below and sign it. Return this form to one of our offices or mail it to:
 Financial Plus Credit Union, PO Box 7006, Flint, MI 48507.

Electronic Access Authorization

Name _____ Membership Account # _____ Soc. Sec. # (last 4 digits) XXX-XX-_____

Update
 Address _____ City _____ State _____ Zip Code _____

Home Telephone # _____ Cellphone # _____ Daytime Telephone # _____

Update
 E-mail Address* _____ Mother's Maiden Name* _____
Please print clearly! *Required information for BillPay Plus.

Name(s) of individual(s) authorized to access and make transactions using the services indicated below _____
IMPORTANT NOTICE — The individual(s) you authorize above to have access to the services listed below will have access to your entire Membership Account Number including: 1.) ALL share and loan balance and account history, and 2.) the ability to transfer funds and perform transactions. The individual(s) must currently be joint on at least one share or loan for the Membership Account # listed above.

I hereby request access to the electronic services indicated below:

- Add Update Delete
- Online Banking**
- E-Statement/E-Notice**
- BillPay**
- Automated Phone Banking**

Authorize Transfers to another Financial Plus Account!	<input type="checkbox"/> For Phone Banking and Online Banking, I (we) authorize "deposit and payment only" transfers to the following accounts:	Account # _____ Name _____
	This option allows transfers (deposits and pay-ments only) to another Financial Plus account.	Account # _____ Name _____
		Account # _____ Name _____

By signing below I acknowledge that I have received a copy of the Membership and Account Agreement (Agreement), which includes Phone Banking, Online Banking, BillPay Plus, E-Statement, and E-Notice; that I have received a copy of the Disclosure Pursuant to Electronic Fund Transfer Laws which contains important information, terms and conditions regarding Phone Banking, Online Banking, and BillPay Plus; that I have read, understand, and agree to the terms and conditions of this Agreement(s) and Disclosure for the services that I have selected above, and all other account and loan terms previously disclosed; and that all information contained in this Authorization is true and accurate as of the date signed. The statements and Agreements, which I have made in this Authorization are binding upon all owners of any account under the Membership Account Number listed above, and other person(s) who are authorized by any account owner to access this Membership Account through Phone Banking, Online Banking, BillPay Plus, E-Statement and E-Notice. I agree that any losses incurred by the Credit Union as a result of providing this service will be the responsibility of all account owners regardless of whether performed by me, another account owner, or others that have been authorized by an account owner.

I understand and agree that the Credit Union retains the right, to the extent permitted by law, to amend this Agreement in the future by providing me with written notice of such changes sent to my last known mailing address or by providing electronic notice of such changes sent to my last known e-mail address if I have elected the E-Notice service. I understand that the Credit Union may discontinue all or some of its Electronic Access services by providing notice to me of the discontinuation, or may revoke my privilege to use any or all of these services at any time, for just cause.

Signature _____ Date _____
Must be signed by primary accountholder.

rev.11/15

For Credit Union Use Only			
Verify Signature	Update Address	Update Phone	Update E-Mail
<u>Online Banking</u>	<u>Phone Banking</u>	<u>BillPay Plus</u>	<u>Other</u>
Create Password / Clear Date _____	Access Code _____	Symitar _____	_____
X-fer Records Maintenance _____	X-fer Records Maintenance _____	BillPay Letter _____	_____
Disclosure _____	Disclosure _____	Disclosure _____	_____