

VIRTUAL BRANCH Application (Home Banking)

I, the undersigned hereby acknowledge that I have received, read and agree to conform to the terms and conditions of the Agreement and Disclosure, and accept responsibility for any associated charges.

The Credit Union reserves the right to approve or disapprove a request based on past experience with the Credit Union. The Credit Union may also terminate this agreement and my use of 49er Federal Credit Union's Home Banking product. If I, or any authorize user of my Home Banking Account breach this or any other agreement I have with 49er Federal Credit Union.

PLEASE TYPE OR PRINT (All Fields are Mandatory)

Account Number

Primary Member's Name

Joint Owner's Name

Mailing Address

City, State & Zip

Home Phone

Work Phone

E-Mail Address

(You will receive confirmation of your account by E-mail.)

Additional Accounts numbers I would like to have access to. (Must be an authorized signer of the additional accounts)	I wish to transfer between this account and my primary account. (Circle One)	
#	YES	NO
#	YES	NO
#	YES	NO

Primary Member's Signature

Joint Owner's Signature

Date

DISCLOSURE

The personal Identification Numbers (Pin's) issued to you are for your security. The numbers are confidential and should not be disclosed to third parties. You are responsible for safekeeping of your Pin's. You agree not to disclose or otherwise make your PIN's available to anyone not authorized to sign on your accounts.

LIABILITY

You may be liable for any unauthorized transfers of money from any of your credit union accounts. You may protect yourself by prompt reporting of any loss or theft of your Pin's or any unauthorized transfers.

LIMIT OF YOUR LIABILITY

Share (savings) and share draft (checking) accounts: If you tell us within two (2) business days after you believe your PIN's have been lost or stolen, you may lose no more than \$50.00, or the amount of the unauthorized transfers, whichever is

less, if someone transfers money from your accounts without your permission. If you do not notify the credit union within two (2) business days after you learn of the loss or theft and we can prove that we could have stopped someone from using your Pin's without permission had you told us, you could lose as much as \$500.00. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, and we can prove that we could have stopped the unauthorized transfers within those 60 days, you may not get back any of the money. If a reasonable excuse for not notifying the credit union exists (extended trip or hospital stay, etc.), we will extend the time period upon our discretion.

LINE OF CREDIT LOANS

You will not be liable for unauthorized use that occurs after you notify the 49er FCU at PO Box 1147, Placerville CA 95667 in writing of the loss.

theft or possible unauthorized use. In any case, your liability will not exceed \$50.00. For detailed disclosure on electronic funds transfers, see the Terms & Conditions for electronic funds transfers. For loan disclosures refer to your Credit Agreement.

NOTICES

All notices from us will be effective when we have mailed or delivered them to your last known address according to credit union records. Notices from you will be effective when received by the credit union at the address specified in this agreement.

The credit union reserves the right to change the terms and conditions upon which this service is offered. Use of this service is subject to existing regulations governing the credit union accounts and any future changes to those regulations.

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