

Electronic Banking Enrollment Application

Please complete the application form as instructed. Sign and return it to either of our offices, in person or by mail, or you may FAX it to the number listed below. You will receive an acknowledgement and your Personal Identification Number by mail.

These Services include Online Banking and 24/7 Telephone Access
Return to: PosTel Family Credit Union
P.O. Box 4825 Wichita Falls TX 76308 FAX: 940:692-3305

Your Information:

Last Name: _____ Social Security # _____
First Name: _____ Date of Birth: _____
Home Phone: _____ Work Phone: _____
Street Address: _____ City, State, Zip: _____
Mother's Maiden Name: _____ E-Mail Address: _____

Your Account:

You can only make withdrawals and transfers from eligible suffixes under your member number. You may transfer funds to any other eligible suffix under a member number owned by you or for which you are a Joint Owner. If you will transfer funds to a suffix under any other member number, you must list it as a Transfer Account. If you want access to another number, you must send a separate form signed by the owner of that member number.

Member Number: _____ Transfer Account #: _____
Transfer Account #: _____ Transfer Account #: _____

Electronic Banking Agreement and Disclosure

1. General

The terms, conditions, and disclosures, which appear below, apply to our Electronic Banking (24/7 Telephone Access and Online Banking Service) (the Service). If you activate your account for the Service, you agree that the use of the Service will be governed by the terms of your Account Agreement, these Terms, Conditions, and Disclosures. In these Terms, Conditions, Disclosures the words we, us, our, and Credit Union refer to PosTel Family Credit Union. You and your refer to each person that activates the Service, and each Account owner or other person authorized to transact business on any Credit Union account which may be accessed by way of the Service.

2. Equipment and Software

You will need to have touch tone telephone service for 24/7 Telephone Access, a personal computer or other Internet access device, an Internet Service Provider, and a browser such as Internet Explorer or Netscape Navigator for Internet access. You are responsible for any and all telephone access fees or Internet service fees that may be assessed by your telephone company or Internet Service Provider. The Credit Union does not make any warranties on equipment, hardware, or software, or with respect to your Internet Service Provider, either express or implied, including, without limitation, any warranties of merchantability or fitness for a particular purpose. We are not responsible for any loss, damage, or injury, whether caused by your equipment or software, the Service, or any technical or editorial errors contained in or omissions from any user guide related to the Services. We will not be responsible for any direct, indirect, special or consequential damages arising in any way out of installation, use or maintenance of your equipment, software or the Services, except where the law requires a different standard. You agree to be bound by and comply with any requirements in any user guide, instructional manual, or other instructions that we may provide you in connection with the Service.

3. Personal Identification Number (PIN) Security

You agree to keep your PIN in confidence, to refrain from disclosing your PIN to any third party and to refrain from recording or displaying your PIN in such a manner that it will be accessible by third parties. You agree that the use of the PIN by you, any party to any of your accounts, anyone you permit or authorize to use your PIN, and/or anyone to whom you disclose or give access to your PIN, shall be deemed an authorized user for whom you shall be liable. You will be responsible for reporting the loss, theft, or compromise of your PIN to us as soon as possible after the loss, theft, or compromise.

4. Amendments to this Agreement

We reserve the right to amend this Agreement and to change the terms and conditions governing our Electronic Banking services at any time subject to such notice as may be required by applicable law. Your use of the service following receipt of any such notice will constitute your acceptance of any such change. Your use of Electronic Banking is subject to existing regulations governing your Accounts and any future changes to those regulations.

5. Termination of Electronic Banking Services

You agree that we may terminate this Agreement and use of the Service if you or any authorized user of your Account or your PIN fail to comply with the terms and conditions set forth in this Agreement, or in any other Agreement you have with us, or if we have reason to believe that there has been or may be unauthorized use of your Account or your PIN. You or any other party to your Account can terminate this Agreement and the Service by notifying us in writing. However, the termination of this Agreement or the Service will not affect the rights and obligations of the parties to this Agreement for transactions initiated prior to termination. Notwithstanding your termination of this Agreement or the Service, you will remain responsible for any transactions initiated by any person to whom you have furnished your PIN.

Member Signature

Date