

IMPORTANT: Please print and return the information down to and including your signature. The terms, conditions and disclosures are for your records.

1st Community Federal Credit Union
3505 Wildewood Drive; San Angelo, Texas 76904 325-653-1465 or 800-749-1465

CU Easy/Bill Payer Enrollment

Member Name _____ Account # _____

Address _____

SSN _____ DOB _____

I hereby request to have the following services set-up on the above account and authorize the appropriate fees: (please check only one program below and indicate that the fees be deducted from Savings or Checking):

_____ "CU Easy" Web Banking
\$1.00 monthly service fee deducted from: _____ Savings _____ Checking
or FREE to _____ Teen Club _____ Young Leaders _____ Priority _____ E-Statements

_____ "CU Easy" Web Banking with Bill Payer
\$1.00 monthly service fee deducted from: _____ Savings _____ Checking
or FREE to _____ Teen Club _____ Young Leaders _____ Priority _____ E-Statements
\$5.00 monthly service fee deducted from: _____ Savings _____ Checking
or FREE _____ E-Statements _____ Priority

Cross-Account Transfers

It's FREE – there will be no charge for cross-account transfers. Only the member initiating the transfer must be set up for CU Easy. You may access the same accounts for cross-account transfers both through CU Easy and Texas Teller audio response. We must have the member or joint owner's written authorization from the sending account to add or delete accounts that may receive transfers. You can only transfer to accounts that are set up on your account to send to. This should prevent any chance of miskeying an account number. There will be no reversals or corrections of cross-account transfers performed on CU Easy. CU Easy repeats the member's request and gives the caller the opportunity to verify and authorize or cancel the transaction. If the member transfers from one account that he is on to another account that he is on, he can transfer the funds back. If the member transfer from his account to an account that he is not listed as a member or joint owner on, we will have to reverse the transaction once it has been completed since the receiving account number is already entered into the system and secondly the member had the opportunity to cancel the transaction. There are no limitations on the number of transfers that can be made other than only available funds can be transferred.

I hereby authorize 1st Community Federal Credit Union to set up the following member accounts to receive transfers from my account # _____ using CU Easy.

Account # _____ Member Name _____
Account # _____ Member Name _____
Account # _____ Member Name _____
Account # _____ Member Name _____

_____ Date _____
Member or Legal Owner Signature

(Office Use Only) _____ Date _____
Employee Signature and Teller #



CU Easy

Sign up today for “CU Easy” 1st Community’s Internet Banking

Login ID _____
Password _____

90% of the financial transactions you commonly use are available at your fingertips with “CU Easy”

The “CU Easy” enrollment form along with our Terms, Conditions and Disclosures agreement may be obtained at any 1st Community office or on our website at www.1stcommunityfcu.org. You can also access an Overview of “CU Easy” on our website that will provide you with additional information concerning: Enrollment, Getting Started, Configuration, Security, and contact options before you actually apply for the service.

Account Access Services:

- Review current account balances, transaction history, and tax information for all your deposit, loan accounts.
- Transfer funds between your Savings, Checking, Money Market, Club, IRA and Loan accounts.
- Cross Account Transfers – transfer funds to accounts of other members you have authorized.
- Request a check withdrawal made payable to you from any of your deposit or “1st Cash” loan accounts.
- Download your account information to financial management software programs like Quicken or Microsoft Money.
- Bill Payer service including fixed or variable bill payments, bill payment history, and the ability to make on-line changes when necessary from either your checking or savings account.
- Request copies of statements.
- E-mail – send and receive information concerning your account.

Fees:

“CU Easy” Internet Banking –

\$1.00 monthly service fee (FREE to Priority, Teen and Young Leaders Checking account holders. Free with E-statements.)

“CU Easy” Internet Banking with Bill Payer option –

\$6 monthly service fee

\$5 monthly fee for Teen and Young Leaders Checking account holders

*See 1CFCU Account Agreement along with our Rates and Fees Schedule for additional information.

Other Information:

- There is a 45 minute time-out for each “CU Easy” session. You may log-in again immediately.
- Your account will be locked out after 3 unsuccessful attempts at entering your PIN number – you must contact the Credit Union at 325-653-1465 or 800-749-1465 to have your account unlocked.
- You may change your PIN at any time to maintain proper security.
- On-line HELP screens are available for every transaction.
- Remember to check your e-mail every time you log on for messages from our “CU Easy Administrator.”



1st COMMUNITY FEDERAL CREDIT UNION

TERMS, CONDITIONS AND DISCLOSURES FOR CU EASY HOME BANKING SERVICES

Please read these Terms, Conditions and Disclosures before using the CU Easy Home Banking Services with 1st Community Federal Credit Union. You should retain this document in your files for future reference. Your use of the Services constitutes your agreement to and acknowledgment of receipt of the following Terms, Conditions and Disclosures.

1. General. The Terms, Conditions and Disclosures appearing below apply to our CU Easy Home Banking Services (the "Services"). If you apply for one or more Services, you agree that your use of the Services will be governed by these Terms, Conditions and Disclosures, the terms of your Account Agreement, and any additional terms, conditions or disclosures that may be provided to you. In these Terms, Conditions and Disclosures, the words "we," "us," "our," and "Credit Union" refer to 1st Community Federal Credit Union. "You" and "your" refer to each person who applies for one or more of the Services, and each account owner or other person authorized to transact business on any Credit Union account that may be accessed by way of the Services.

2. Computer Equipment and Software. You will need a personal computer, an Internet connection, and a browser such as Microsoft Internet Explorer 4.x or higher or Netscape Navigator 4.x or higher to access the Services. 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, your software, the Services or 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 the installation, use or maintenance of your equipment, your software or the Services, except where the law requires a different standard. You agree to be bound by and to comply with any requirements in any user's guide, instructional manual or other instructions that we may provide to you in connection with the Services.

3. Additional Services. We may introduce new Services or enhance the existing Services from time to time. We will notify you when new or enhanced Services are available. By using any new or enhanced Services when they become available, you agree that such use will be governed by these Terms, Conditions and Disclosures as well as any additional terms, conditions, and disclosures we may provide to you.

4. Overdrafts. You agree that your use of the Services, your account number, and your Personal Identification Number ("PIN") shall be subject to the Overdraft and Overdraft Protection provisions set forth in the Account Agreement. If there are insufficient funds available in your account to make a bill payment request, we may either refuse to make the payment or make the payment and transfer funds from any overdraft protection account you have established. If we refuse to make the payment, you understand and agree that you will be responsible for making alternate payment arrangements with the payee or for rescheduling the payment through the Services.

5. 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 other applicant, any party to any of your accounts which may be accessed by the PIN, anyone you permit or authorize to use your PIN, and anyone to whom you disclose your PIN or give access to your PIN shall be deemed an authorized use for which 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. For your security, in the event that someone tries to access your account without knowing your PIN, the Services will lock out all access to your account after a third incorrect PIN entry. In such event, you must contact the Credit Union to have computer access to your account unlocked.

6. Electronic Communication. You expressly agree that we may send any required disclosures or information to you by electronic communication. The term "electronic communication" means a message transmitted electronically in a format that allows visual text to be displayed on electronic equipment such as a personal computer monitor.

7. Account Information. Account balance and transaction history information may be limited to recent account information involving your accounts. In addition, the availability of funds for transfer or withdrawal may be limited due to the processing time for ATM transactions and our Funds Availability Policy.

8. E-Mail Services. We may not immediately receive E-Mail communications that you send and we will not take action based on an E-Mail request until we have actually received it and have had a reasonable time to act on it. If you need to contact us immediately regarding an unauthorized transaction or stop payment request, you may telephone us during our business hours at the number set forth below in Section 1 of the Disclosures.

9. Stop Payment. When you arrange for the Services, you acknowledge and agree that you may not stop payment of account transfers initiated through your use of the Services; provided, however, that under certain conditions you may edit or stop payment of certain preauthorized payments through the Bill Payer Services. Please see the Disclosures set forth below for more information concerning your right to stop payment of certain preauthorized bill payment transfers.

10. Termination of the Services. You agree that we may terminate this Agreement and your use of any one or more of the Services, including the Bill Payer Services, at any time. If you close your checking or savings account, you agree to notify us if you are an active user of our Bill Payer Services. You or any other party to your account can terminate this Agreement and the Services by notifying us in writing. Termination will be effective on the first business day following our receipt of your written notice. If you cancel your Bill Payer Services with us, all scheduled and unprocessed payments will be canceled. In such event, you agree to be responsible for ensuring that your payees receive timely payment by an alternate payment method. We will not be responsible for any late fees, finance charges or other charges that you may incur if you fail to do so. Except for pending transactions with the Bill Payer Services which will be canceled, termination of this Agreement or the Services 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 Services, you will remain responsible for any transactions initiated by any person to whom you have furnished your PIN.

11. Amendments to this Agreement. We reserve the right to amend this Agreement and to change the terms and conditions governing the Services at any time subject to such notice as may be required by applicable law. Your use of the Services following receipt of any such notice will constitute your acceptance of any such change. Your use of the Services is subject to existing laws and regulations governing your accounts and any future changes to those laws or regulations.

12. Reservation of Rights. You acknowledge and agree that we will not be deemed to have waived any of our rights under this Agreement unless such waiver is in writing and signed by us. No delay or omission on our part in exercising any rights or remedies under this Agreement shall operate as a waiver of such rights or remedies or any other rights or remedies. A waiver by us on one occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

13. Enforcement and Governing Law. You agree to be liable to us for any liability, loss or expense that we may incur as a result of any dispute involving your accounts or the Services. You authorize us to deduct any such liability, loss or expense from your account without prior notice to you. This Agreement shall be governed by and construed in accordance with all applicable federal laws and applicable laws of the State of Texas, and by the bylaws of the Credit Union as they now exist or may be hereafter amended. You agree that if there is any inconsistency between the terms of this Agreement and any applicable law, regulation or rule, the terms of this Agreement will prevail to the extent that any such law, regulation or rule may be modified by agreement between us.

ELECTRONIC FUND TRANSFERS DISCLOSURES

The following disclosures provide important information concerning your rights and responsibilities when you make transfers to and from your accounts using the Services.

1. Contact In Event Of Unauthorized Transfer. If you believe your PIN has been lost, stolen, compromised, or that someone has transferred or may transfer money from your account without your permission, call 325-653-1465 during regular business hours or write to us at:

1st Community Federal Credit Union
Attn: Home Banking Administrator
3505 Wildewood Drive
San Angelo, Texas 76904

2. Transfer Types and Limitations.

a. Account Access Services. The following transactions are available through the Services:

- Transfer funds between your checking, savings, money market and loan accounts.
- Transfer funds to accounts of other members you have authorized for any of your accounts.
- Review account balance, transaction history, and tax information for any of your checking, savings, money market, IRA, term share certificate, club or loan accounts.
- Request a withdrawal from any checking, savings or 1st Cash line of credit loan by way of a check mailed to you.
- Download your account information to financial management software programs like Quicken or Microsoft Money, if applicable.
- Make bill payments to a business (payee), review bill payment history, and make scheduled bill payment changes.
- Conduct other transactions permitted by us.
- Communicate with us using the electronic mail (E-mail) feature.
- All transactions involving your accounts, including, but not limited to, checking account stop payment requests will be subject to the terms of your Account Agreement with us.

b. Bill Payments. Bill payments may be transacted from your checking and savings accounts only. The Services will allow you to set up your own personal database of payees and establish one-time or recurring payments. You may not make bill payments to individual persons, governmental agencies or courts, or to payees located outside of the continental United States. We reserve the right to refuse to pay any payee to whom you direct a payment. If we decide to refuse to pay a payee, we will notify you promptly except in the case of payments directed to prohibited payees as set forth above.

By providing the Services with the names and account information of those businesses to whom you wish to direct payment, you authorize the Services to follow the payment instructions that it receives from you. When the Services receives a payment instruction from you, you authorize the Services to debit the checking or savings account you have designated and remit funds on your behalf so that the funds arrive as close as reasonably possible to the payment due date designated by your payee.

It is your responsibility to schedule your bill payments in such a manner that your obligations will be paid on time. Because of circumstances beyond our control, particularly delays in handling and posting payments by slow responding companies or financial institutions, some transactions may take a day or even a few days longer to be credited by your payee to your account. For that reason, you must schedule all bill payments for processing at least six (6) business days before the payment is actually due (the "Processing Date"). Funds for a bill payment will be withdrawn from the checking or savings account you have designated and sent to the payee on the Processing Date.

You are responsible for any late payment charges, finance charges or other charges that may be assessed by your payee as a result of late payment if you do not comply with the foregoing procedure.

c. Transfer Limitations. The Money Market account allows up to five free withdrawals or transfers per month, and the Mega Money Market account allows up to three free withdrawals or transfers per month. Withdrawals or transfers in excess of these limits are subject to an excessive withdrawal fee as disclosed on the Truth-in-Savings Fee Schedule.

3. Fees. There is a monthly fee of \$1.00 for the Services (excluding the Bill Payer Services) if you do not have a Priority Checking, Teen Checking, or Young Leaders Checking Account. A \$5.00 monthly fee applies for the Bill Payer Services, which entitles you to an unlimited number of bill pay transactions. Applicable monthly fees will be charged regardless of whether you use the Services during a statement period and will be deducted automatically from your checking or savings account within the first five days of each month. Pricing for all fees is subject to change.

Your use of the Services is also subject to the Truth-in-Savings Fee Schedule and the terms and conditions of your overdraft line-of-credit agreement with us.

You agree to pay all fees and charges imposed in connection with your use of the Services. You authorize the Services to charge the applicable account for all such fees and charges and any additional amounts that you incur in connection with the Services.

4. Business Days. Our business days are Monday through Friday except for holidays.

5. Documentation. All payments and other transactions made by way of the Services will be reflected in the account information you receive through Services. In addition, all payments and transactions made using the Services will be listed on your monthly account statement that you receive from us.

6. Confidentiality. We will disclose information to third parties about your account or the transfers you make:

- Where it is necessary for completing transfers, or
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
- In order to comply with government agency or court orders, or
- If you give us your written permission.

7. Your Liability for Unauthorized Transfers and Advisability of Prompt Reporting. If you believe your PIN has been lost, stolen or compromised, you should change your PIN immediately using the Services.

Tell us AT ONCE if you believe your PIN has been lost, stolen, or compromised. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit, if any). If you tell us within two business days, you can lose no more than \$50 if someone used your PIN without your permission.

If you do NOT tell us within two business days after you learn of the loss or theft of your PIN, and we can prove we could have stopped someone from using your PIN without your permission if you had told us, you could lose as much as \$500.

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 after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

8. Preauthorized Payments.

a. Right to Stop Payment and Procedure for Doing So. If you have arranged to conduct transactions from your account by way of the Bill Payer Services, you can stop any of these payments from being processed if you delete the payment request electronically through the Services before the Processing Date. You may also stop payment of a transaction by calling or writing to us at the telephone number and address listed in Section 10 below.

If you call or write, you must notify us in time for us to receive your request three or more business days before the Processing Date. In addition, if you call we require you to put your request in writing and get it to us within fourteen (14) days after you call. A fee as set forth in the Truth-in-Savings Fee Schedule will be imposed for each stop payment order you make by oral or written notification. No fee is charged if you delete the transaction electronically through the Services before the Processing Date.

b. Liability for Failure to Stop Payment of Preauthorized Transfers. If you order us to stop a bill payment within the time limits set forth above, and we do not do so, we will be liable for your losses or damages.

9. Credit Union 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 adequate funds in your account to complete a transaction, your account is closed, or the transaction amount would exceed your credit limit on your line of credit, if applicable.

- If you used the wrong access code or you have not properly followed any applicable computer, Internet access, or user instructions for making transfer and bill payment transactions.
- If your computer fails or malfunctions or the Services were not properly working and such problem should have been apparent when you attempted the transaction.
- If circumstances beyond our control (such as fire, flood, telecommunication outages, organized labor strikes, equipment or power failure) prevent making the transaction.
- If the funds in your account are subject to an administrative hold, check hold, legal process or other claim.
- If you have not given us complete, correct and current instructions so that we can process a transfer or bill payment.
- If the error was caused by a system beyond our control, such as that of your Internet service provider.
- If you do not authorize a bill payment soon enough for your payment to be made and properly credited by the payee by the time it is due.
- If we make a timely bill payment but the payee nevertheless does not credit your payment promptly after receipt.
- If there are other exceptions that we may establish from time to time.

10. In Case of Errors or Questions about Your Electronic Transfers.

Call us at: (325) 653-1465

Or write to us at:

1st Community Federal Credit Union
 Attn: CU Easy Administrator
 3505 Wildewood
 San Angelo, TX 76904

as soon as you can, if you think your statement is wrong or if you need more information about a transfer listed on your 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.

(a) Tell us your name and account number.

(b) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

(c) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us 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. If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

If you give notice of an error within 30 days after the first deposit to an account is made, we will tell you the results of our investigation within 20 days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 90 days to investigate your complaint or question. If we decide to do this, we will credit your account within 20 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.