



CASCO

FEDERAL CREDIT UNION

375 Main St Gorham, ME 04038
 397 Ossipee Trail Gorham, ME 04038
 35 Cumberland St Westbrook, ME 04092

Please check which Casco Federal Credit Union services you would like to sign up for.

- CUOnline Banking & CUe-statements
 CU24 Visa Debit Card _____ # of Cards
 Teller-Phone
 Electronic Bill Pay

Account Number(s): _____

Primary Name: _____ Social Security #: _____

Date of Birth: _____ Mother's Maiden Name: _____

Physical Address: _____

Mailing Address: _____

Home Phone: _____ Mobile Phone: _____

E-mail: _____

Joint Name: _____ Social Security #: _____

Date of Birth: _____ Mother's Maiden Name: _____

Physical Address: _____

Mobile Phone: _____ E-mail: _____

I have read the disclaimer copy for the services I would like to sign up for.

Primary Owner's Signature: _____ Date: _____

Joint Owner's Signature: _____ Date: _____

For Credit Union Use Only

	Completed By	Date
Set up CUOnline Banking & Give Member Instructions (MSR)		
Set up CUe-statements (MSR)		
Order CU24 Visa Debit Card (MSR)		
Set up electronic Bill Pay (MSR)		
Set up Teller-Phone & Give Member Instructions (MSR)		
Order checks through Harland Clarke, if applicable (MSR)		

CU24_{SM} Visa Check Card

Electronic Funds Transfer and Cardholders Agreement

We are Casco Federal Credit Union at 375 Main Street, Gorham, Maine 04038, and our telephone number is (888) 395-5588. You (if this is a joint account, singular pronouns shall include each of you) hereby agree to the rules and regulations affecting the issuance of the "CU24_{SM} Visa® Check Card" provided by us for your convenience.

Personal Identification Number (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 deposit or withdraw funds to or from your account(s) with the use of the CU24_{SM} Visa Check Card at participating merchant or financial institution locations or remote facilities, and positive identification may be requested by the participating merchant or financial institution prior to any transaction. You agree that you will not use or allow anyone else to use your card or P.I.N. for any transaction that is illegal under applicable federal, state or local law.

Consumer Liability for Unauthorized Transactions – Tell us AT ONCE if you believe your card, P.I.N., or other information which could provide electronic access to your account has been LOST or STOLEN, or if you believe someone has used your card or P.I.N. or accessed your account without your permission. Telephoning is the best way of keeping your possible losses down. If you tell us within two business days, you can lose no more than \$50.00 if someone uses your card, P.I.N. or other information without your permission. If you do NOT tell us within two (2) business days after the theft or loss of your card, P.I.N. or other information, and we can prove that we could have stopped someone from using your card, P.I.N. or other information without your permission if you had told us, you could lose as much as \$500.00. If your statement shows transfers that you did not authorize, tell us at once. If you DO NOT tell us within 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. If a good reason such as a long trip or hospital stay kept you from telling us, we will extend the time period.

Consumer Liability for all other Unauthorized Electronic Funds Transfers – Tell us AT ONCE if you believe your card, P.I.N. or other information which could provide electronic access to your account has been LOST or STOLEN. Telephoning is the best way of keeping your possible losses down. If a Visa or Interlink transfer was made using your card or card number without your permission and was not caused by your gross negligence or fraud, you will have no liability for this unauthorized transfer. For all other transfers, including transfers made using ATMs, you can lose no more than \$50.00, if you tell us within two (2) business days that your card or P.I.N. was used to make a transfer without your permission. If you do NOT tell us within 2 business days, and we can prove that we could have stopped someone from making a transfer without your permission if you had told us, you could lose as much as \$500.00. If your statement shows transfers you did not make or authorize, tell us at once. If you DO NOT tell us within 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. If a good reason such as a long trip or a hospital stay kept you from telling us, we will extend the time period. We are liable only for losses in excess of the limits stated.

Non-Visa PINLess Debit Card Transactions – We allow non-Visa debit transaction processing. This means you may use your Visa Check Card on a PIN-Debit Network (a non-Visa network) without using a PIN to authenticate your transactions. (Visa rules generally define a PIN-Debit Network as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.) The non-Visa debit network for which such transactions are allowed is NYCE.

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa Check Card include signing a receipt, providing a debit card number over the phone or via the internet, or swiping the debit card through a point of sale terminal. Examples of the types of actions you may be required to make to initiate a Visa transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via the telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through the use of a PIN.

Please be advised that the terms and conditions of your agreement with us relating to Visa debit transactions do not apply to non-Visa debit transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

Notification Procedure – If you believe your card, P.I.N., or other information which could provide electronic access to your account has been LOST or STOLEN, or that someone has transferred or may transfer money from your account without permission, call us at (888)395-5588 or write us at the address given at the beginning of this agreement.

Types of Transactions Available and Limits on Such Transactions – You may use your card to withdraw from or make deposits to your share or checking account, and perform such other financial transactions as we may from time to time permit during the business hours of any remote financial facility. You may also pay for purchases at places that have agreed to accept your card (called Point-of-Sale purchases). These Point-of-Sale purchases will be deducted from your checking account.

Limitation on Frequency and Amount of Transactions – For the protection of our members, we have limited the amount of each withdrawal from an account to FOUR HUNDRED DOLLARS (\$400.00) per day at a remote banking facility. You may buy up to ONE THOUSAND DOLLARS (\$1,000.00) worth of goods or services each day in our Point-of-Sale (POS) transfer service.

Delays in Posting Transactions – Due to the nature of the “ATM” system, there will be delays between the time of any activity on your account(s) and the time it is reflected in our records of your account(s).

Charge for Originating Shares and Remote Banking Transaction – A transaction resulting in a withdrawal from your checking account using the CU24SM Visa Check Card or your P.I.N. or other information which could provide electronic access to your account is considered the same as any other type of check in regard to our service charge formulas. The type of account determines if and when a fee will be assessed. All transaction fees will be deducted from your checking account. Please contact the credit union for current charges.

Fees – If you use an ATM or other electronic terminal that we do not own, you may be charged a fee by the terminal owner and any national, regional, or local network used in processing the transaction. Any such fee(s) will be debited from your account if you elect to complete the transaction.

Foreign Transactions– Purchases and cash advances made in foreign countries and foreign currencies will be billed to you in U.S. dollars. A 1% International Transaction Fee will be assessed on all transactions where the merchant country differs from the country of the card issuer. The converted transaction amount will be shown separately from the International Transaction Fee on your account statement. This fee will be assessed on all international purchases, credit vouchers, and cash disbursements. **Visa charges 0.8% for international transactions that do not involve currency conversions.** The exchange rate for transactions in a foreign currency will be a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date. This rate may vary from the rate Visa itself receives, or the government mandated rate in effect for the applicable central processing date plus the 1% International Transaction Fee.

Visa assessed surcharge/access fee for ATM or manual cash disbursement transactions initiated outside the U.S. region-

***Visa assesses a cash disbursement fee of U.S. \$1.25 on international transactions where a surcharge fee has not been assessed, Visa assesses a cash disbursement fee of U.S. \$0.50 on international ATM transactions where a surcharge fee has been assessed.**

***Except in Visa Europe Region.**

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 accounts for a third party, such as a credit bureau or merchant; (3) in order to comply with government agency or court orders; or (4) if we have your permission.

Documentation of Transfer – You can get a receipt at the time you make any transaction (except inquiries) involving your account using an ATM and/or Visa debit Point-of-Sale (POS) terminal. You will also receive on a monthly basis a statement of your account activity.

Error Resolution: This Section Applies to Consumer Accounts – Telephone or write us AS SOON AS YOU CAN if you think your statement or receipt is wrong, or if you need more information about a transaction listed on the statement or receipt. 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) Describe 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 new accounts, Point-of-Sale, or international transactions, we may take up to ninety (90) days to investigate your complaint or question.

If we decide to do this, we will credit your account within ten (10) business days (five (5) business days for Visa Check Card purchases) 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. For new accounts, we may take up to twenty (20) days to credit your account for the amount you think is in error. 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 credit 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.

Overdrafts – If any withdrawal(s) create a negative balance in your account, you agree to repay to us the amount of the overdraft, including customary and usual overdraft charges in the same manner as any other overdraft on your account.

Cancellation – Your card and P.I.N. remain our property and immediate surrender of either may be required by us at any time. We may cancel the card, P.I.N., and/or electronic fund transfer privileges at any time without notice or cause. Any cancellation or termination does 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 transfer would go over the credit limit on your overdraft line.
 - If the automated teller machine where you are making the transfer does not have enough cash.
 - If the terminal or 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.
 - If we have reason to believe that transactions involving your account may be unauthorized, fraudulent, illegal or otherwise improper.
- We expressly disclaim all warranties that the components, including, but not limited to, cards and terminals, will 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 – All parties to joint share or checking account(s) agree to be jointly and severally bound by this Agreement. All cards must be returned to us prior to the addition or deletion of a name from any account subject to this Agreement. The P.I.N. may provide access to accounts owned by the primary member. Joint owners may have access to all of the primary member's accounts at the credit union, including accounts owned singly by the primary member or jointly by the primary member and other persons.

CUonline, Electronic Bill Pay, and Teller-Phone Agreement and Disclosures

We are Casco Federal Credit Union, referred to as "we", located at 375 Main Street, Gorham, Maine 04038, and our phone number is 888-395-5588. "You" refers to the member-owner(s) of an account who has requested CUonline Service in connection with that account and any sub-account. You agree to the rules and regulations affecting the use of your username and access code and CUonline Service provided by us for your convenience. Your username and password will be your "remote banking signature," and you are responsible for maintaining its confidentiality. The username and password should be memorized and not written in order to prevent unauthorized use and so you may report its loss or theft accurately.

Authorized Use – You are authorized to withdraw funds from your account(s) with the use of your username and password.

Consumer Liability For Unauthorized CU online Transactions – Tell us at ONCE if you believe your username or password has been LOST or STOLEN. 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 applicable. If you tell us within two (2) business days, you can lose no more than FIFTY DOLLARS (\$50.00) if someone used your password without permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your password and we can prove that we could have stopped someone from using your password 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. If a good reason (such as long trip or hospital stay) kept you from telling us, we will extend the time periods. We are liable only for losses in excess of the limits stated.

Notification Procedure – If you believe that your username and password 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.

Business Hours and Locations – 375 Main Street, Gorham are Monday-Friday 7:00a.m.-4:00p.m.

35 Cumberland Street, Westbrook are Monday-Friday 8:00a.m.-5:00p.m.

397 Ossipee Trail, Gorham are Monday-Friday 9:00a.m.-5:00p.m.

Types of Transactions Available – You may use your password with the CUonline service to obtain account information related to any of your savings and loan accounts regarding current balances and account history; YTD and prior year dividends earned and interest paid on each account, and Certificate Maturity date(s). You may also make transfers to other savings or checking accounts of yours or such accounts you have authorized in writing prior to such transfer request, withdraw funds from savings and checking by check made payable to you and mailed to you at your mailing address, make loan payments from any savings or checking account to any loan account, apply for a loan or line of credit, order checks, and request stop payments on checks drawn on your account(s).

Transfers – You may make transfers to your accounts or other accounts you authorize as often as you like except for those accounts with transfer limitations as disclosed on the rate and fee schedule you received when you opened the account and any amendments to that schedule. You may transfer up to the balance in your account at the time of the transfer, except as limited under other agreements. We reserve the right to refuse any transaction that would draw upon insufficient funds or lower an account below a required balance. CUonline transactions may be made at anytime, seven (7) days a week, unless the service is unavailable due to computer back-up procedures or maintenance.

Fees and Charges – Transactions involving your account(s) via CUonline are considered the same as any other transaction in regard to service charges, overdrafts, and other fees, terms and conditions as set forth in your account agreement(s).

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 required or permitted by law; or (4) if you give us your written permission.

Documentation and Verification of Transfer – You will receive a monthly statement of your account activity unless no electronic transfers were made to or from your account(s) during the month, in which case you will receive a statement at least quarterly. Upon completion of a transaction that updates your account, you will receive a confirmation number. You should record this number with your request. You will not receive any other receipt or confirmation of a transaction.

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.) Describe 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) 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 credit 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. For new accounts, we may take up to twenty (20) days to credit your account for the amount you think is in error. 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 credit 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 and if funds had been given provisional credit the credit union will debit your account the provisional amount.

Cancellation – We may cancel your CUonline privileges at any time without notice or cause. You may cancel this Agreement at any time by providing us with written notice that you wish to cancel. Cancellation will be effective as of the date we receive the notice. Any cancellation or termination will 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 CUonline system was not working properly and you knew it was not working properly 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.

Modification – This Agreement may be amended by us without prior notice to you when such an amendment is immediately necessary to maintain or restore the security of the system or a member's account(s). We will notify you in writing thirty (30) days or as otherwise required by law prior to the effective date of any other change in any term or condition of this Agreement.

I accept and agree to abide by the terms and conditions of the CUonline Agreement and Disclosures as modified from time to time by the Credit Union. I will provide a copy of this agreement and disclosures to each of the Joint Owners referenced above after I receive it.

Business Days – Our business days are Monday through Friday 7:00 a.m. to 5:00 p.m., excluding state and federal holidays, please ask or call for branch specific hours.

CUE-Statement Agreement

I would like to receive my monthly and quarterly share/checking statements of my Credit Union accounts electronically. I acknowledge receipt of the CUE-Statement Agreement, which sets forth the terms of my use and my rights and obligations in connection with the CUE-Statement services. I authorize Casco Federal Credit Union to discontinue sending me my statements of my Credit Union accounts via the U.S. mail and to provide my statements to me electronically. I understand that my electronic statement information will be available to me via the Internet through a secured username and access code login authentication and that I must consent to the receipt of my statements electronically in a manner that reasonably demonstrates that I can access the statements electronically, in accordance with the procedures provided to me by the Credit Union. I also understand that I may receive additional messages and email notifications from the Credit Union.

1. Electronic Statement

This Agreement governs the CUE-Statement service provided by Casco Federal Credit Union, located at 375 Main Street, Gorham, ME 04038. Our phone number is 888-395-5588. Please read it carefully. In this Agreement, the words "you," "your" and "yours" mean each and every person who utilizes the CUE-Statement service. The words "we," "us," "our" and "Credit Union" mean Casco Federal Credit Union. The words "the service" refer to the CUE-Statement service as defined below. The Credit Union provides you with monthly and/or quarterly statements of your account(s) at the Credit Union. These statements include certain disclosures required by Federal

and State regulators. The Credit Union will provide you with your statements, with applicable disclosures, electronically in accordance with the provisions of this Agreement. The statements and disclosures provided to you electronically are called the "CUe-Statement." The "CUe-Statement service" means the services the Credit Union provides to you under this Agreement. You acknowledge receipt of this Agreement and agree to be bound by all the terms and conditions contained herein. You further agree to follow all instructions provided to you in connection with the service. The terms and conditions included in this Agreement are in addition to the terms and conditions of any and all other account or loan agreements you may have with the Credit Union, including all disclosures made pursuant to such agreements. You agree to abide by any terms and conditions which may be added to this Agreement because of future enhancements to the service.

2. The Service

Using your personal computer and designated user code and password, you can access your statements 24 hours per day, 7 days per week, as long as your credit union offers the service. You will be provided with instructions as to how to access your statements upon your consent to obtaining this service. When you receive your statement, you should review it carefully and either print or save the file for your records.

3. Your Rights Under the Law

a) Non-electronic Statement. You have the right to have your statement provided or made available to you in paper or non-electronic form. In order to obtain a paper copy of your electronic statement, you must: Contact the Credit Union and request a copy of your statement be sent via the U.S. Mail to your address on file. Your account will be charged \$5.00 for each statement month requested.

b) Withdrawal of Consent

You have the right to withdraw your consent to have your statements provided in electronic form. There are no conditions, consequences or fees in the event you withdraw your consent. To withdraw consent you must: Request in writing, to the address indicated at the beginning of this disclosure, to discontinue electronic delivery of statements and resume delivery by the U.S. Mail.

c) Duration of Consent

Your consent to have your statements provided electronically applies for each statement provided after we have received your consent and will continue until you withdraw your consent in accordance with paragraph 3(b) of this Agreement.

d) Accurate and Updated Information

In order to obtain your statements electronically, you must provide the Credit Union with an accurate email address. If the email address you provide is not accurate, the Credit Union assumes no liability for sending the statement notification to such address. If the email address you provide is not deliverable, the Credit Union will provide your statements via U.S. mail to your address according to the Credit Union's records. If you change your email address, you must provide us with your new address. You must also provide us with updated information any time that information is needed to provide your statements electronically. To provide an updated email address or other information, you must: contact the Credit Union with your updated information.

4. Hardware and Software Requirements

The following hardware and software are required for access to and retention of your statements electronically. Minimum requirements for PC, Macintosh and Compatibles · 166 MHz Pentium processor for PCs and compatibles (180 MHz PowerPC 603e processor for Macintosh) · 32 MB of RAM · 15-inch monitor (800x600 resolution suggested) · Standard keyboard and mouse · Internet connection · Netscape® 4.8 or higher or Microsoft® Internet Explorer 5.5 or higher (with 128-bit encryption) · Adobe Acrobat Reader® 3.0 or higher (available for downloading at CUe-Statement web site) If the hardware or software requirements needed to access and retain your statements change, the Credit Union will provide you with a statement of the revised hardware and software requirements. In the event of such change, you will have the right to withdraw consent to receive your statements electronically without the imposition of any fees for the withdrawal of consent and without the imposition of any other conditions or consequences. You must consent to continue to receive your statements electronically after such hardware and/or software change in the same manner in which you must initially consent to receive the statements electronically under this Agreement.

5. Consent

In order to obtain your statements electronically, you must signify your consent in a manner that reasonably demonstrates that you can access the statements electronically. The Credit Union will provide you with instructions as to the procedure for such consent.

6. Termination of Agreement and Service

You may cancel this Agreement and terminate the service at any time by withdrawing your consent under paragraph 3(b) of this Agreement. The Credit Union may terminate this Agreement or the Service at any time by giving you 30 days' notice in writing or electronically. Termination of this Agreement and/or the services will not affect obligations to the Credit Union that are outstanding as of the date of termination.

7. Amendments

The Credit Union may amend this Agreement at any time. You will receive notice of any such amendments in accordance with applicable law.