

## iTalk Member Agreement

We are Midcoast Federal Credit Union at 831 Middle Street, Bath, Maine 04530, and our information phone number is 1-877-964-3262.

You hereby agree to the rules and regulations affecting the issuance of the personal identification number (PIN) and iTalk service provided by us for your convenience.

**Personal Identification Number (PIN)** - The PIN will be your "remote banking signature", and you are responsible for maintaining its confidentiality. The PIN 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 withdraw funds from your account(s) with the use of your PIN.

**Consumer Liability for Unauthorized iTalk Transactions** - Tell us at ONCE if you believe your PIN has been LOST or STOLEN. Telephoning is the best way of keeping your possible losses down. If you tell us within two (2) business days, you can lose no more than FIFTY DOLLARS (\$50.00) if someone uses your PIN without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your PIN, and we can prove that we could have stopped someone from using your PIN 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.

We are liable only for losses in excess of the limits stated.

**Notification Procedure** - If you believe that your PIN 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.

**Types of Transactions Available** - You may use the iTalk service to make withdrawals from your share, vacation, and all-purpose accounts, and to transfer between your share and share draft accounts, to make a payment on a loan or credit card with us, and to inquire about your account balance, last share withdrawal, interest, dividends, last draft deposit, last share deposit, last transaction, loan inquiry, credit card inquiry, draft number inquiry and certificate inquiry. You may also request a loan payoff status. If a withdrawal is requested, a check in the amount of the withdrawal will be mailed to the same address that we mail your statements. Utilizing iTalk, you may use your PIN to transfer funds from your share, share draft, or club account to any account on which you are an owner or joint owner.

**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 agencies or court orders as permitted by law; or (4) if you give us your written permission.

**Documentation of Transfer** - On a monthly basis you will receive a statement of your account activity. You will receive a confirmation number of an iTalk 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) A description of 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 international transactions, we may take up to ninety (90) days to investigate your complaint or question.

If the Credit Union receives your written complaint within ten (10) business days of the issue, the Credit Union may credit your account the amount in dispute during the investigation period. The decision to recredit the account is the sole discretion of the Credit Union and will be based on preliminary factors.

If it is determined that no error occurred, 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.

**Cancellation** - We may cancel your iTalk privileges at any time without notice or cause. Any cancellation or termination shall 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 iTalk system was not working properly, and you were aware of the service interruption 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.

iTalk may experience service interruptions or outages due to maintenance, software updates or other reasons. These service outages may occur without notice. For assistance during an iTalk outage, please contact the Credit Union toll free at 1-877-964-3262 or access additional eServices available through the Midcoast Connection.

**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.



831 Middle Street, Bath, Maine  
(207) 443-5531

6 Station Avenue, Brunswick, Maine  
(207) 729-8737

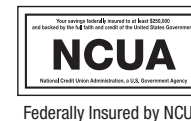
US Rt. 1, Edgecomb, Maine  
(207) 882-7919

209 New County Road, Thomaston, Maine  
(207) 594-7775

[www.midcoastfcu.me](http://www.midcoastfcu.me)

Email: [info@midcoastfcu.me](mailto:info@midcoastfcu.me)

Toll Free (877) 964-3262



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# iTalk



## The next innovation in telephone banking!

Connect to your accounts  
anytime, anywhere, any  
day from any phone.  
It's easy to use and secure.



## Accessing your Midcoast FCU account has never been easier!

Midcoast FCU is pleased to introduce an even better way to connect with your Midcoast FCU accounts, day or night! Our new phone access system is more convenient, and easy to use!

- 207-386-7024 in Bath
- 207-406-5401 in Brunswick
- 207-687-3022 in Wiscasset
- 207-390-3035 in Rockland
- Outside these areas, dial 855-343-2237

Enter your account number and password, and you'll have secure access to your Midcoast FCU account(s) right from your phone!

- **Easy-to-use mobile access to your credit union accounts**
- **The CU service you expect - 24/7!**
- **Speech recognition for ease of use**
- **"Expert mode" simplifies the call flow for frequent users**
- **Accessible without entering your CU institution number**
- **Enhanced security features**

Here are the simple access codes to help you get the account answers you need, at the press of a button!



\* Please note that the account options will depend on your personalized account information.

# iTalk Real Answers in Real Time

## Main Menu

Press 1 for **Account Balance**  
Press 2 for **Account History**  
Press 3 for **Funds Transfer Activities**  
Press 4 for **Check Withdrawal of \$10 or more**  
Press 5 for **Account Management**

### Menu 1 (Account Balance)

Please select one of the following account types  
Press 1 for **Checking Account**  
Press 2 for **Savings Account**  
Press 3 for **Certificates and Individual Retirement Account**  
Press 4 for **Loan Account**  
Press 5 for **Credit Card**

### Menu 2 (Account History)

Please select one of the following account types  
Press 1 for **Checking Account**  
Press 2 for **Saving Account**  
Press 3 for **Certificates and Individual Retirement Account**  
Press 4 for **Loan Account**

## Checking History

Please select one of the following search options  
Press 1 for **All Transactions**  
Press 2 for **Last 5 Transactions**  
Press 3 for **Withdrawals**  
Press 4 for **Deposits**  
Press 5 for **ATM Transactions**  
Press 6 for **Check Number**  
Press 7 for **Amount**  
Press 8 for **Date**

## Savings history

Please select one of the following search options  
Press 1 for **All Transactions**  
Press 2 for **Last 5 Transactions**  
Press 3 for **Withdrawals**  
Press 4 for **Deposits**  
Press 5 for **ATM Transactions**  
Press 6 for **Amount**  
Press 7 for **Date**

## Certificate and Individual Retirement Account History

Please select one of the following search options  
Press 1 for **All Transactions**  
Press 2 for **Last 5 Transactions**  
Press 3 for **Withdrawals**  
Press 4 for **Deposits**  
Press 5 for **ATM Transactions**  
Press 6 for **Check Number**  
Press 7 for **Amount**  
Press 8 for **Date**

## Loan History

Please select one of the following search options  
Press 1 for **All Transactions**  
Press 2 for **Last 5 Transactions**  
Press 3 for **Payments**  
Press 4 for **Advances**  
Press 5 for **Amount**  
Press 6 for **Date**

### Menu 3 (Funds transfer menu)

Press 1 to **Transfer Funds Immediately**  
Press 2 to **Schedule a Funds Transfer**  
Press 3 for **Payments (Loan/Credit Cards)**  
Press 4 to hear **Existing Scheduled Transfers**  
Press 5 to **Delete an Existing Transfer**

### Menu 4 (Share or Loan Withdrawal)

Press 1 for **Checking Account**  
Press 2 for **Savings Account**

### Menu 5 (Account Management Menu)

Press 1 to **Change Access Code**  
Press 2 for **Future Dated Transactions**

## Help

**At any time during this call you can do the following:**

Press **(1\*)** for Help  
Press **(3\*)** for the Main Menu  
Press **(#)** to Repeat the Menu Options  
Press **(\*)** to Hear the Previous Menu  
Press **(8\*)** to use Voice Recognition  
Press **(9\*)** to Change Account Number

## Questions?

### We're happy to help!

Give us a call or stop in our branch, and we'll make sure you can take full advantage of this great way to connect with Midcoast FCU!