

ELECTRONIC SERVICES

Financial Plus is pleased to offer a full range of electronic services that provide you with convenient access to your account and the ability to perform a variety of transactions.

These electronic services allow you to:

- get account balances (savings, loans and VISA)
- obtain savings, loan, and VISA history
- transfer funds within your account, including advances from VISA and line-of-credit loans
- transfer funds to a different, pre-selected Financial Plus account (complete the appropriate section on the application)
- make loan and VISA payments
- obtain detail information on loans including payment amount and due date.

Home Financial Services (HFS)

Access your Financial Plus account from any PC with access to the Internet. Once registered for HFS, you will be issued a Personal Identification Number (PIN) to access your account. (You should change your PIN on your first visit to HFS!)

In addition to the list above, HFS allows you to:

- download information to financial programs like MSMoney
- view, print and save copies of your cancelled checks.

BillPay Plus

BillPay Plus is accessed from within Home Financial Services and allows you to pay your bills with a few clicks of the mouse. Imagine ... no more writing checks, no more getting postage stamps, no more trips to mail the payments.

BillPay Plus gives you the option of:

- making a payment now
- scheduling a payment for a future date
- scheduling a recurring bill to be paid automatically each month.

Depending on the payee, your payment will be made within 2 business days with an electronic transfer or 5 business days with a check.

All of this convenience is yours for just the price of a postage stamp (currently 39¢) for each payment, plus \$2.00 per month. **As an introductory special, the \$2 monthly fee is waived through 12/31/06.**

E-Statements

E-Statements is accessed from within Home Financial Services and allows you to access your Financial Plus account statement quickly and conveniently. At the beginning of each month/quarter (usually the 2nd or 3rd day of the month), you will receive an e-mail notice that your statement is ready. In addition to viewing your statement, you may print the statement and save it to your computer. We also provide an electronic version of the current newsletter and required disclosures.

Touch Tone Teller (TTT)

Using your account number and the PIN we provide, you can access your Financial Plus account from any touch tone telephone. (You should change your PIN on your first visit to TTT!) We provide a local number and a nationwide toll free telephone number to access Touch Tone Teller. You can also access TTT at ext. 2020 at our main telephone numbers.

Register for one or all of these convenient electronic services by completing and returning the attached registration form. You may add BillPay Plus and E-Statements from within HFS. *Put the Plus the work for you* with our electronic services.

ELECTRONIC ACCESS AGREEMENT

Home Financial Services (HFS)

By signing the attached Electronic Access Authorization, I hereby request access to Financial Plus Federal Credit Union's (Credit Union) Home Financial Services (HFS) internet home banking program. I have indicated my account number at the Credit Union that I wish to access. I have further indicated account(s) at the Credit Union that I wish to have "deposit/payment only" access through both Home Financial Services and Touch Tone Teller. I authorize the Credit Union to issue a Personal Identification Number (PIN) to me that will allow access to my account(s) using HFS. I agree to keep my PIN private and secure; and to notify the Credit Union immediately upon discovering that my PIN has been lost, stolen or that someone else may have learned the PIN without my permission. In the event that I give my PIN to someone else, I agree to be responsible for all transactions performed by that person until I notify the Credit Union that they are no longer authorized.

Electronic Statement (E-Statement)

I understand that I can authorize, from within Home Financial Services, to receive my Financial Plus Federal Credit Union (Credit Union) account statement and all other disclosures required by law from the Credit Union. If I so authorize, my account statement and/or other disclosures will be delivered to me electronically, at my e-mail address, or I will be sent an e-mail notification that such information is available, which will include a link to view my account statement and/or disclosures via the internet.

I understand and agree that to qualify for the E-Statement program I must continue to be registered for Home Financial Services.

I understand and acknowledge that I presently have the right to receive such statements and disclosures in paper form, and that I may revoke this Authorization and Agreement at any time by providing Credit Union with written notice or electronic notice from within Home Financial Services of such revocation, at which time I will again be entitled to receive such statements and disclosures in paper form.

I understand that, in order to receive such disclosures electronically, I must have a PC with internet access, maintain an e-mail address, have access to a printer or available storage space on my PC to retain a copy on file, and the following software:

- Adobe Acrobat Reader 6.0 or higher (available free at <http://www.adobe.com>), and
- Netscape Communicator 4.x or higher (128 bit encrypted), or
- Microsoft Internet Explorer 4.x or higher (128 bit encrypted), or
- Mozilla Firefox 1.5 or higher (128 bit encrypted).

I hereby acknowledge that my equipment meets those technical requirements for receiving, downloading, and printing the information. I understand that in the event I experience difficulties or have questions regarding electronic statements or disclosures I can contact the Call Center at (810) 244-2200 or toll free (800) 748-0451.

I understand that I must notify the Credit Union if my e-mail address changes by providing the Credit Union with written or electronic notice of any such change in address, and that the effective date of this new e-mail address will be no more than 30 days from the day such notice is acknowledged as received by the Credit Union.

I understand and agree that even though I have agreed to receive disclosures electronically, I may contact the Credit Union by e-mail or telephone to request that the Credit Union send a paper copy of a statement or a disclosure that has already been sent or available electronically, and that the Credit Union may charge a fee for that service, which fee will be separately disclosed (see Fee Schedule). I agree that such fee can be deducted from any account that I own at the Credit Union.

I understand and agree that the Credit Union retains the right, to the extent permitted by law, to amend this Agreement in the future by providing me with written notice of such changes sent to my last known mailing address or by providing electronic notice of such changes sent to my last known e-mail address. In the future, should the credit union, by law or regulation, be permitted to deliver additional notices or disclosures to which I am entitled, I hereby agree to receive such notices or disclosures in electronic format sent to my last known e-mail address.

BillPay Plus

By signing the attached Electronic Access Authorization, or by registering from within Home Financial Services, I hereby request access to Financial Plus Federal Credit Union's (Credit Union) BillPay Plus internet bill payment program. I understand and agree that to qualify for the BillPay Plus program I must continue to be registered for Home Financial Services; that third-party payments will be withdrawn from my checking account at the Credit Union or may be paid by accessing my checking account overdraft protection options for payments scheduled in advance of the current date; and that the credit union charges a monthly access fee and a transaction fee for the use of this service. I agree to pay the BillPay Plus fees, which are detailed on the Credit Union Fee Schedule, on a monthly basis from funds in my checking account. I agree that the Credit Union may increase the BillPay Plus fee in the future, but will provide at least 21 days advance notification of such increase.

Touch Tone Teller (TTT)

By signing the attached Electronic Access Authorization, I hereby request access to Financial Plus Federal Credit Union's (Credit Union) Touch Tone Teller (TTT) telephone audio response program. I have indicated my account number at the Credit Union that I wish to access. I have further indicated account(s) at the Credit Union that I wish to have "deposit/payment only" access through both Touch Tone Teller and Home Financial Services. I authorize the Credit Union to issue a Personal Identification Number (PIN) to me that will allow access to my account(s) using Touch Tone Teller. I agree to keep my PIN private and secure; and to notify the Credit Union immediately upon discovering that my PIN has been lost, stolen or that someone else may have learned the PIN without my permission. In the event that I give my PIN to someone else, I agree to be responsible for all transactions performed by that person until I notify the Credit Union that they are no longer authorized.



To register for Home Financial Service, BillPay Plus, E-Statements, and/or Touch Tone Teller, complete the entire Electronic Access Authorization form below and sign it. Return this form to the credit union office or mail it to:



G-3381 Van Slyke Road • P.O. Box 7006 • Flint, MI 48507-0006

ELECTRONIC SERVICES

Electronic Access Authorization

Name _____ Account # _____ Soc. Sec. # (last four digits) XXX-XX-_____

Address _____ City _____ State _____ Zip Code _____

Home Telephone # _____ Daytime Telephone # _____

Update
E-mail Address _____ Mother's Maiden Name _____

Please print clearly!

I hereby request access to the electronic services indicated below:

Add Update Delete

- Home Financial Services (HFS)** – internet banking.
Register within HFS **E-Statements** – receive your monthly statement via the internet. *(Must check HFS to have E-Statements and BillPay Plus.)*
 BillPay Plus – pay your bills electronically via the internet.
 Touch Tone Teller (TTT) – access your account from any touch tone telephone.

- For Touch Tone Teller and Home Financial Services, I (we) authorize "deposit and payment only" transfers to the following accounts:
 Account # _____ Name _____
 Account # _____ Name _____
 Account # _____ Name _____
This option allows transfers (deposits and payments only) to another Financial Plus account.

By signing below I acknowledge that I have received a copy of the Electronic Access Agreement (Agreement), which includes Touch Tone Teller, Home Financial Services, BillPay Plus, and E-Statement; that I have received a copy of the Disclosure Pursuant to Electronic Fund Transfer Laws which contains important information, terms and conditions regarding Touch Tone Teller, Home Financial Services, and BillPay Plus; that I have read, understand, and agree to the terms and conditions of this Agreement(s) and Disclosure for the services that I have selected above, and all other account and loan terms previously disclosed; and that all information contained in this Authorization is true and accurate as of the date signed. The statements and agreements, which I have made in this Authorization are binding upon all owners of this account, and other person(s) which are authorized by any account owner to access this account through Touch Tone Teller, Home Financial Services, BillPay Plus, or E-Statement. I agree that any losses incurred by the credit union as a result of providing this service will be the responsibility of all account owners regardless of whether performed by me, another account owner, or others that have been authorized by an account owner.

I understand and agree that the credit union retains the right, to the extent permitted by law, to amend this agreement in the future by providing me with written notice of such changes sent to my last known mailing address or by providing electronic notice of such changes sent to my last known e-mail address if I have elected the E-Statement service. I understand that the credit union may discontinue all or some of its Electronic Access services by providing notice to me of the discontinuation, or may revoke my privilege to use any or all of these services at any time, for just cause.

Signature _____ Date _____
Must be signed by primary accountholder.

For Credit Union Use Only

Verify Signature _____	Update Address _____	Update Phone _____	Update E-Mail _____
HFS	Touch Tone Teller	BillPay Plus	Other
Create Password / Clear Date _____	Access Code _____	Symitar _____	_____
X-fer Records Maintenance _____	X-fer Records Maintenance _____	BillPay Letter _____	_____
Disclosure _____	Disclosure _____	Disclosure _____	_____