

The form below is fill-able. Please type or print in the required fields. Please provide all of the requested information. When you have completed the form, simply print this form and fax it to 336.379.3506. Or, mail it to us at:

Premier Federal Credit Union
 Attn: Call Center
 P.O. Box 26590
 Greensboro, NC 27415-6590

PRIMARY MEMBER APPLICATION AND INFORMATION

If you are not a current member, please submit a request for membership by visiting our Web site at www.premierfcu.org. Please click on the "Become a Member Today!" link, located on the home page of our Web site to get started.

Member No.:	Mother's Maiden Name:
Member Name:	SSN/TIN:
Street:	City/State/Zip:
Home Phone: <input type="checkbox"/> Listed <input type="checkbox"/> Unlisted	E-Mail:
Work Phone:	Password:

Please sign me up for the following services (choose one):

- Internet Account Access ONLY
- Internet Account Access AND Bill Pay services

Application must be signed and faxed or mailed to 336.379.3506. A welcome letter and appropriate disclosures will be sent to the e-mailed address provided above. The Credit Union must have this form hand delivered, mailed, or faxed before your request can be processed. If this request is sent by fax, an employee of the credit union may contact you to verify the information before making any changes to your account.

Please read our Premier*Online Terms, Conditions and Disclosures (starting on page 2) before submitting the application.

By submitting the application you agree to the Terms, Conditions and Disclosures. Upon receipt of the completed application, a PremierOnline Welcome packet will be mailed to you. This will include a hard copy of the Terms, Conditions and Disclosures along with information on using the system for the first time.

Signature: _____	Date: _____
Joint Signature: _____	Date: _____

CREDIT UNION USE ONLY

ICS Enter Date (Julian):	ICS Response Date:
ICS Response Code:	Date ordered:
Batch#:	Ordered By:



TERMS, CONDITIONS AND DISCLOSURES FOR PREMIER*ONLINE (INTERNET VIRTUAL BRANCH ACCOUNT ACCESS)

The following terms and conditions govern the manner in which Premier Federal Credit Union (Us, We,Our) will provide PREMIERONLINE,Virtual Branch Internet Account Access Services (Services) to You. The words “you” and “your” refer to each person who signs the application for Internet Virtual Branch Account Access and each account owner or other person authorized to transact business on any Premier Federal Credit Union account which may be accessed by way of the PREMIERONLINE, Virtual Branch Account Access (the “Services”).

Our Member Service Information

Our Member Service Representatives are available during the following hours:

- From 9:00 a.m. to 5:00 p.m. week days
- After hours and on Sundays calls are answered by a voice mail system.

Mail may also be addressed to:

Main Office
Premier Federal Credit Union
P.O. Box 26590
1400 Yanceyville Street Greensboro, NC 27415-6590
800.873.2929

Please visit our Web site at www.premierfcu.org for a complete listing of branch locations.

Computer Equipment and Software

You will need computer hardware and software sufficient to enable you to access the Internet. Your internet browser must be SSL (Secure Socket Layer) compliant which includes Microsoft Internet Explorer 3.X or greater or Netscape Navigator 3.X or greater. Both browsers are available from the Virtual Branch page of Premier Federal Credit Union’s website,www.premierfcu.org. We are not responsible for any loss, damage or injury, whether caused by your equipment or software, the Services, 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 the installation, use or maintenance of your equipment, software or the Services.

New Services

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

Charges

You will not be charged a monthly fee for utilizing the Internet Virtual Branch Account Access as it is now offered. Fees may change from time to time. We will notify you in advance of any such change.

Statements

All transactions made via the Services will be listed on your monthly account statement (the “Statement”) you receive from us. If your Statement shows unauthorized transfers tell us at once. See also “In Case of Errors About Your Electronic Transfers”.

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.

Our 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. Under no circumstances will We be liable if We are unable to complete any payments and/or transfers initiated in a timely manner via the Services because of the existence of any one or more of the following circumstances:

- You do not obtain Confirmation at the time You initiate a payment and/or transfer.
- The designated Account does not contain sufficient funds to complete the payment and/or transfer.
- You have closed the designated Account.
- The Services, Your equipment, the software, or any communications link is not working properly and You know or have been advised by Us about the malfunction before You execute the transaction.
- Circumstances beyond our control (such as, but not limited to, fire, flood, or interference from an outside source) prevent the proper execution of the transaction and We have taken reasonable precautions to avoid these circumstances.

Care of Your Security Code and Security

You agree that You will not give your Services security code (Security Code) or make it available to any other person. If You believe that Your Security Code has been lost or stolen, or that someone has made payments and/or transfers using Your Security Code without Your permission, notify Us **IMMEDIATELY** by phone any time during Customer Service hours or send an electronic message through the Service.

Your Liability for Unauthorized Payments

If you believe that your PIN or Security Code has been lost or stolen, notify Us IMMEDIATELY as provided above in order to keep your possible losses down. If you notify Us within two (2) Business Days after You learn of the loss or theft, your maximum liability is \$50.00. If you do NOT notify Us within two (2) Business Days after You learn of the loss or theft of your PIN or Security Code, and We can prove that We could have prevented someone from using Your PIN or Security Code if You had told Us in time, Your maximum liability is \$ 500.00.

In Case of Errors or Questions about Your Electronic Transfers

If your designated Account Statement contains payments and/or transfers that You did not make, notify Us IMMEDIATELY. If You do not notify Us within sixty (60) days after the Statement was mailed to You, You may not get back any of the money You lost if We can prove that Your loss could have been prevented had You told Us in time. Contact Us as soon as possible at either the address or telephone number described above if You think that a payment and/or transfer listed on Your designated Account Statement is in error or if You need more information about a payment and/or transfer listed on the Statement. We must hear from You no later than sixty (60) days after You received the first Statement on which the problem or error occurred.

When You call or write Us, You must:

- Tell Your name and User ID.
- Describe the payment and/or transfer You are unsure about (Account information, Transaction Date, Transaction Amount) and explain as clearly as You can why You believe it is an error or need more information. Please provide Us with the Confirmation Number for these transactions.
- Tell Us the dollar amount of the suspected error. If You tell Us orally, or by using the Services' electronic mail, We may require that You send Your complaint in writing within ten (10) Business Days. We will tell You the result of Our investigation within ten (10) Business Days after We receive Your complaint and will correct any Services error promptly. If We need more time, We may take up to forty-five (45) days to investigate the complaint or question. If We decide to do this, We will credit Your Account within ten (10) Business Days after we hear from you, for the amount You think is in error so that You may have the use of the money during the time it takes to complete Our investigation. If We ask You to put Your question or complaint in writing and We 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 mail or transmit to You a written explanation within three (3) Business Days after We have completed the investigation, and within ten (10) Business days of the date of such explanation, We will debit from Your account of the amount previously credited to You for use during the time We took to complete Our investigation. You may ask for copies of documents used during Our investigation.

Additional Terms and Conditions

- In addition to the foregoing, You agree to be bound by and comply with the requirements of the Services User Guide and applicable state and federal laws and regulations. We agree to be bound by them too.
- We reserve the right to terminate Your use of the Services, in whole or in part, at any time without prior notice.
- You may cancel Your subscription to the Services, upon thirty (30) days prior notice to Customer Service. You will be responsible for all payments and/or transfers You have requested prior to termination and for all other charges, fees, and taxes incurred.

BE SURE TO CANCEL ALL OUTSTANDING PAYMENT AND/OR TRANSFER ORDERS WITHIN THE 30 DAY NOTIFICATION PERIOD. WE WILL NOT BE LIABLE FOR PAYMENTS AND/OR TRANSFERS NOT CANCELLED OR MADE DUE TO YOUR ACTIONS RELATED TO SERVICE TERMINATION.

- These Terms and Conditions, the Services User Guide and applicable Services fees and charges may only be altered or amended by Us. In such event, We shall send notice to You at your listed address or transmit notice of the alteration or amendment over the Services. Your use of the Services following receipt of such notice constitutes acceptance of such alterations or amendments.
 - In the event of a dispute regarding the Services, You and We agree to resolve this dispute by looking to these Terms and Conditions. These Terms and Conditions shall supersede any and all other representations made by You or Our employees.
 - These Terms and Conditions shall be governed by and construed in accordance with the laws of the State of North Carolina.
 - Business Days are Monday through Friday excluding normal banking holidays.
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