

Audio Response / Home Banking / Bill Pay Application

Please return your completed application to:

AMERICO Federal Credit Union, 4101 Main Street, Erie, PA 16511

If you have any questions, please contact Breanne at (814) 899-6608 ext 305.



Applying for: Audio Response _____ Home Banking _____ Bill Pay _____

Applicant Information

Account Owner _____ Account Number _____
Joint owner (if applicable) _____ Home Phone _____
Address _____ Work Phone _____
City/State/Zip _____ E-Mail _____

Cross Account Authorization

Applicant(s) must be listed as owner or joint owner of each cross account.

Account Number _____ Account Number _____ Account Number _____

Code Word

The Code Word will be used to identify you whenever calling the credit union concerning your Audio and or Home Banking Account. This Code Word will allow you to request a new Security Code if you have forgotten your old one. This should be a word only you will know. _____

Pricing: Audio Response / Home Banking ~ Free Service Bill Pay ~ monthly fee of \$5.75

Authorization

I/we wish to subscribe to the services chosen above and authorize Americo FCU, and any third party acting on their behalf to serve as our agent in processing transfers to and from accounts pursuant to transfer instructions. I/we authorize you to post such payments and/or transfers to our designated account(s). I/we understand that you may not make certain payments and/or transfers if sufficient funds are not available in our designated account. This authorization is in force until revoked by you or us in writing.

I understand the importance of the confidentiality of my PIN number and/or password. Americo FCU is not liable for transactions completed or account information viewed by others with whom you have shared your PIN number and/or password. By sharing your PIN or password, you have granted them authority to your account and take responsibility for any transactions they authorize or conduct on your account, and hold harmless the Credit Union for any transactions done via this method. Federal transfer limitations apply. See Electronic Fund Transfer Agreement & Disclosure for details.

Authorized Signature(s)

Signature _____ Date _____

Signature _____ Date _____

Required when joint accounts are specified.

Credit Union use only:

Member received:

EFT Agreement & Disclosure _____ Audio Response instructions _____ Home Banking instructions _____ Bill Pay instructions _____

Verified by _____ teller# _____ date _____ In person _____ fax _____ mail _____

Audio Response Member Instructions

1. Call Audio Response System 1-800-732-7906 as soon as possible after leaving the credit union to change your Personal Identification Number (PIN) to a number only you know. We suggest that you do not use any part of your address or social security number, since these numbers can be easily obtained.
2. A member service representative will call you to verify any withdrawal or transfer request in excess of \$5,000. If you are making this request while away from home, you may want to follow up with a phone call to the credit union to verify your request.
3. If you are set up on audio to allow transfers to a second account number, the transfer is not reversible through the Audio System. You must have a secondary account set up on audio to transfer funds back in the event of a mistake. Only authorized signers can sign up an account for audio response.
4. If you forget your PIN, you will need to know your code word. If you do not know your code word, you need to stop in the office or put the request for a new PIN in writing.

If you have any problems or questions, please contact Breanne at (814) 899-6608 ext 305.



4101 Main St
Eric, PA 16511
814 899-6608
814 899-6005 fax

2545 West 23rd St
Eric, PA 16506
814 833-0433
814 833-7299 fax

www.americofcu.com

Internet Home Banking

Online Banking provides convenient access to your member account information and account transactions using the Internet. Online Banking is an easy and convenient way to check your account balances, view account history, transfer funds, make cross-account transfers, verify cleared checks and deposits, and make loan payments. It's easy and it's free.

GETTING STARTED

You can log on one business day after we receive your application.

To access this service:

- Log on to www.americofcu.org
- Click the "Internet Banking" link on the home page.
- Enter your **User Logon ID** (your credit union account number). If your account number is less than 9-digits in length, place zero's in front of the member number to make the number 9-digits.
- Your **Security Code** will be **summer01** (first time only). The first time you use the service, you will be asked to change your Security Code, after filling in a phrase and challenge questions for Enhanced Authentication.
- The first time you log on, you will be required to enroll in **Enhanced Authentication**. To enroll, you must choose an image and secret phrase combination that is known only to you; select three challenge questions and answers; confirm your image, phrase and challenge question. After you enroll in Enhanced Authentication, you will be at the Overview Screen. You will see three tabs, click the **Self Service** tab. Under Security Information, click Change Security Code. Summer01 is the current security code.
- Your new Security Code must be 8 characters in length using at least 2 alpha and 2 numeric characters. You should change your Security Code every 30 days for additional security.
- The system will then tell you that our code has been successfully changed. When you click next, you will be directed to the Overview Screen which lists all of your accounts at the Credit Union. You can click on the account you wish to view or you can choose any of the blue options on your screen.
- Individual Retirement Accounts (IRA's) accounts appear on the summary screen. You may view your balances and check on the history, but you cannot make any transactions on IRA's. IRA transactions must be completed at the credit union office.



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Internet Bill Pay

Bill Pay allows you to pay an unlimited number of bills directly from your credit union checking account. You control how much you want to pay and when you want the payment to be sent. You can set up recurring payments or a one-time payment. Payments on Bill Pay are limited to \$5,000.00 maximum per payment. Bill Pay saves you time and money because it eliminates the need to write checks and buy stamps. Bill Pay is only \$5.75 per month.

BILL PAY SET-UP

1. Pay IT - Merchant Accounts
Add Merchant (under Help & Exit in upper right of screen)
2. Under New Merchant Account Screen
Enter Merchant's Name, Address, City, State, Zip Code, Phone Number, and account number with merchant. If you want to specify the merchant account name, enter it next to User Specified Account Name.
3. Click OK
4. This will take you to the confirmation page.
5. Once you have confirmed that your merchant was set up, click Back to Merchant Accounts.
6. You will be taken back to the Merchant Account Screen
7. If you want to add another merchant, to back up to number 1 and start the process again.
You can add as many merchants as you want.

Members requesting Bill Pay services must have a checking account in good standing with Americo FCU. All applications for Bill Pay are subject to Credit Union approval.



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Internet Home Banking and Bill Pay Online Security

Your online security is very important to us. With the latest in security technology, you can be confident your information is secure.

To access our secure area, you must enter your Logon ID and Security Code. As a security precaution, we store your Security Code in our database in an encrypted format that even we cannot decode. If you do not share your Logon ID and Security Code with anyone, no one will be able to access your information.

In addition, Enhanced Authentication provides extra protection for your online data and helps guard against phishing scams and identity theft by recognizing your computer and usage patterns. If a questionable logon attempt is detected, the system will require additional identity verification before allowing access.

The system also displays a secret image and phrase combination that you choose. This secret image and phrase is displayed each time you log on to ensure that you are logging on to Americo Federal Credit Union's Online Banking or Bill Pay site. If you do not see your image and phrase, you should not enter your Security Code.

Other online security measures include:

- Secure Sockets Layer (SSL) protocol to ensure that your connection and any information transmitted is protected.
- 128-bit encryption to make your information unreadable as it passes over the Internet.
- Automatic time out that occurs if you are inactive in the secure area of your site for more than 10 minutes.
- If your browser doesn't support SSL or 128-bit encryption, you will need to upgrade your browser.

For additional security tips, please click on the "About Security" button before you log in to home banking. It is on the Internet Home Banking home page in the left hand column. We are taking care to protect your information. You can help by reading these important tips on measures you can take to ensure your information is protected.

Be sure to go to Personal Info and click on the Select Passphrase button. You will choose a couple questions that will help the system to identify you in the event you forget your password.

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