

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.

NorState Federal Credit Union Online Banking transactions may be made at any time, 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 NorState Federal Credit Union Online Banking 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 credit bureau or merchant; (3) in order to comply with a 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 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 message that states "transaction complete." 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 re-credit your account within ten (10) business days (ten (10) 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 re-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.

Cancellation. We may cancel your NorState Federal Credit Union Online Banking 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 NorState Federal Credit Union Online Banking system was not working properly and you knew it was not working properly when you started the transfer.
- If we have reason to believe that transactions involving your account(s) may be unauthorized, fraudulent, illegal or otherwise improper.
- If circumstances beyond our control, (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- Access to the service is unavailable for the following reasons: Scheduled maintenance, Unscheduled maintenance and System Outages.

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.

NorState
Federal Credit Union

Your Lifelong Financial Partner

Madawaska | Eagle Lake
Ashland | Van Buren
Fort Kent | Presque Isle

1.800.804.7555

www.norstatefcu.org



Online Banking Simply Better



NorState
Federal Credit Union

Your Lifelong Financial Partner

NorState FCU Online Banking allows you to use your computer to perform personal banking functions from the comfort of your home, at work, or on the road...anytime of the day or night.

If you are a member of NorState FCU, Online Banking is **free!** And it's easy—you access Online Banking via the Internet so there's no need to install or learn special software. Just point and click to begin your account transactions.

You'll also be pleased to know that with our "real time" environment, your transactions post immediately.

Quick and Easy

Our Online Banking allows you to manage your money better than ever before with these great features:

- View account balances and transaction history
- Transfer between accounts and set up automatic transfers
- Make loan payments
- View built-in personal financial management reports
- Create and manage a budget
- View pending ACH debit/credit transactions with the click of a mouse
- Create customized dashboards and reporting
- Download transaction history in MS Money and Excel file format
- Search transactions with 'Google' ease
- Apply for a loan
- Obtain tax information
- Communicate with us securely via e-mail, set up E-Alerts and more!



It's Easy to Enroll

First-Time Users

1. Access NorState Online Banking at www.norstatefcu.org
2. Click the "Register" link to begin your online banking application.
3. Enter the primary member's account number, last four digits of the social security number and date of birth and type "Yes" to accept the agreements—make sure to read and agree to the terms and agreements in order to continue.
4. Once the account has been correctly identified, you will need to do a one-time setup for a username and password. Answer security questions, produce a security phrase and select a security photo from the menu.

Forgot your password or username?

You will need to reset these online. Follow the directions for resetting your username or password.

FOR MORE INFORMATION: Visit our website, call, or stop by any of our office locations.

If you're not already a member, call NorState FCU at **1.800.804.7555** to see if you qualify for membership. Becoming a member is as easy as opening a Share (savings) account.

NorState Federal Credit Union Online Banking Disclosure

We are **NorState Federal Credit Union**, referred to as "we", are located at 78 Fox Street, Madawaska, Maine 04756 and our phone number is 207-728-7555. "You" refers to the member/owner(s) of a share account who has requested NorState Federal Credit Union Online Banking access in connection with that account and any sub-account. You agree to the rules and regulations affecting the use of the Access Code and NorState Federal Credit Union Online Banking provided by us for your convenience.

Access Code. Access Code is defined as the personal identification/verification information provided by you for access to online banking. Personal identification/verification information includes (when applicable) but is not limited to: username, passwords, personal image, personal phrase and challenge questions. Your Access Code will be your "online banking signature," and you are responsible for maintaining its confidentiality. The access code 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, transfer funds and pay bills from your account(s) with the use of your Access Code.

Joint Accounts. The NorState Federal Credit Union Online Banking Access Code is provided by and issued to the first member named on a share account and offers access to other sub accounts owned by that member. You should not disclose your access code to any joint account holders of your accounts. If you do, the joint account owner will have access to all accounts at the Credit Union owned by you, either individually or jointly. You may transfer funds to the account(s) of a family member on which you are a joint owner; however, if you do so, you agree to provide a copy of this Agreement to each owner of the account(s).

Consumer Liability For Unauthorized NorState Federal Credit Union Online Banking Transactions. Tell us at ONCE if you believe your access Code has been LOST or STOLEN. Telephoning is the best way of keeping your possible losses to a minimum. 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 Access Code without permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your Access Code and we can prove that we could have stopped someone from using your Access Code 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 a 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 Access Code 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 your Access Code with NorState Federal Credit Union Online Banking to obtain account information related to any of your share, checking, 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, make loan payments from any savings or checking account to any loan account, apply for a loan or line of credit, and reorder checks.

Transfers. You may make transfers to your accounts or other accounts you authorize as often as you like except for those accounts with transfer limitation as disclosed on the rate and fee schedule you received when you opened the account and any