

## Electronic Services Application

Check off the box next to the product you would like to use.

- KSW@Home\***  
 **CUe-Statement\*\***  
 **Online Bill Payment\*\*\*** (One Time Set-Up Fee \$5.00)

First Name: \_\_\_\_\_

Last Name: \_\_\_\_\_

Member Account Number: \_\_\_\_\_

Telephone Number (\_\_\_\_) \_\_\_\_\_

e-mail Address: \_\_\_\_\_

Address: \_\_\_\_\_

For KSW@Home applicants. I wish to use KSW@Home with the following accounts of which I am the sole owner or which I own jointly with one or more family members:

Account: \_\_\_\_\_

Joint Owner(s): \_\_\_\_\_

Account: \_\_\_\_\_

Joint Owner(s): \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Return this form to:

### **KSW Federal Credit Union**

222 College Avenue · Waterville, ME 04901  
207-872-5602 · Fax 207-872-5776

\*If signing up for KSW@Home I accept and agree to abide by the terms and conditions of the KSW@Home Agreement and Disclosures as modified from time to time by the Credit Union. I will provide a copy of the KSW@Home Agreement and Disclosures to each of the Joint Owners referenced above.

\*\*If signing up for CUe-Statement I authorize KSW Federal Credit Union to discontinue sending me statements via postal mail service. I understand that my electronic statement information will be made available to me via the Internet through a secure user code/password login authentication. I accept and agree to abide by the terms of the CUe-Statement Agreement and Disclosures as modified from time to time by the Credit Union.

\*\*\*If signing up for Electronic Bill Payment I authorize KSW FCU to post EBP transactions to the account indicated on this enrollment form. If, at any time, I decide to discontinue the service, I will provide written notification to KSW FCU. My use of EBP signifies that I have read and accepted all of the terms and conditions of EBP service. I understand that payments take an average of 7 business days to reach the payee, and that payments may be made electronically or by mail. KSW FCU is not liable for any service fees or late charges levied against me. I also understand that I am responsible for any loss or penalty that I may incur due to a lack of sufficient funds, Stop Payment fee, or other conditions that may prevent the withdrawal of the funds from my account. I agree that the credit union may terminate my bill pay account if I do not pay a bill with it for three consecutive months.



# KSW

Federal Credit Union

222 College Avenue  
Waterville, Maine 04901  
(207) 872-5602

135 Waldo Avenue  
Belfast, Maine 04915  
(207) 338-5160

Web Address:  
[www.kswfcu.org](http://www.kswfcu.org)

### **Business Hours**

Monday - Friday  
9:00 - 5:00

Drive-Up  
Monday - Friday  
8:00 - 4:30

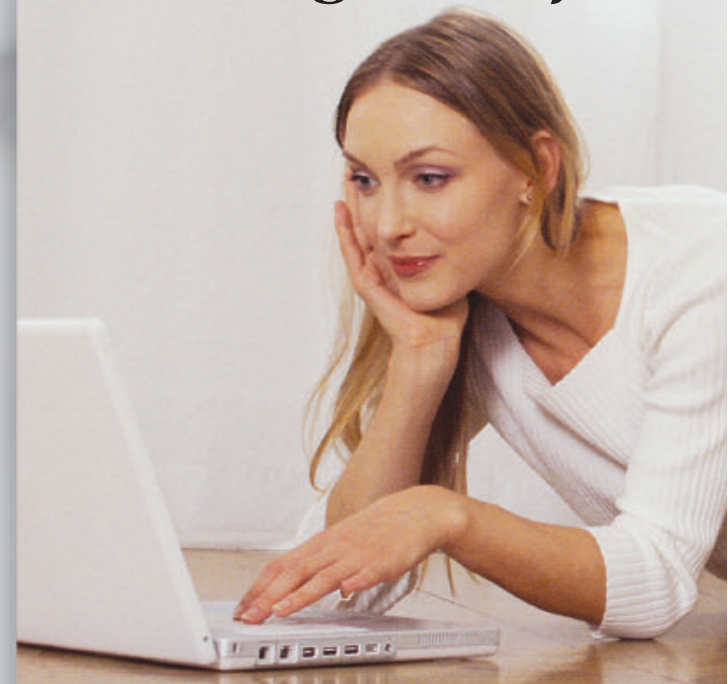


We Do Business In Accordance With the  
Federal Fair Housing Law and the  
Equal Credit Opportunity Act



This credit union is federally  
insured by the National  
Credit Union Administration

Which is  
more important...  
**saving time**  
or **saving money?**



Doesn't Matter...  
**We'll help save both.**

**E SERVICES**  
**OUR 3 MOST POPULAR**  
**ELECTRONIC SERVICES:**  
**HOME BANKING • ONLINE BILL PAY**  
**ELECTRONIC STATEMENTS**

**Electronic Services** provided by KSW Federal Credit Union including KSW@Home, Online BillPay and CUE-Statements enable you to do your banking from the comfort of your home.

**KSW@Home** is a home banking service that lets you use your computer to perform many functions including:

- Get current account balances
- View account histories
- Make transfers between accounts and pay loans
- Request a check
- Download transaction history into personal financial software (*Intuit Quicken, Microsoft Money*)
- Obtain tax information
- Obtain direct deposit information
- Communicate with your credit union via secure e-mail
- Get copies of cleared checks

**Online BillPay** (EBP) is a service that makes it simple and convenient to pay your monthly bills. All you have to do is verify that the amount you have been billed is correct, and then schedule the payment via your personal computer.

**CUE-Statement** provides Internet access to your account statements. Benefits include:

- Access your statements faster...from wherever you choose—at home, at work, or when traveling.
- No cost or fee.
- Review your previous statements (up to 12 months of statements are available.)
- Be assured that your statement is a secured document requiring a user code/password login authentication to access it.

To view your CUE-Statement, all you need is Internet access, an established email address, and Adobe Acrobat Reader 6.0.1 or higher, which is available for downloading at the CUE-Statement website.

**Enrollment.** To enroll for any of these services fill out and return the attached application. Check off the box(s) next to the service(s) you would like to participate in. There is also space to fill in account(s) in addition to your primary account(s) so you can transfer funds to other accounts of which you are the joint owner via KSW@Home. Just fill in the requested information in the application regarding joint owner accounts.

## KSW@Home

**Agreement & Disclosure.** We are KSW Federal Credit Union, referred to as “we”, located at 222 College Avenue, Waterville, Maine 04901 and our phone number is 207-872-5602.

“You” refers to the member-owner(s) of a savings account who has requested KSW@Home in connection with that account and any sub-account. You agree to the rules and regulations affecting the use of the personal identification number and service provided by us for your convenience.

**Access Code** – The access code will be your “remote 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 funds from your account(s) with the use of your access code.

**Joint Accounts** – The KSW@Home access code is issued only to the first member named on a savings account and offers access to other accounts owned by that member. You should not disclose your access code to any joint account holder of your savings account. If you do, the joint account holder 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 KSW@Home 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 down. You could lose all the money in your account plus your maximum courtesy pay, 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 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 the KSW@Home service to obtain account information related to any of your savings and loan accounts regarding current balances and account history; savings dividend rates; 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, withdraw funds from savings and checking by check made payable to you and mailed to you at your mailing address, make loan payments from any savings or checking account to any loan account, order checks, and request stop payments on checks drawn on your account(s). Stop payment requests can only be honored during our business hours listed on the back panel of this brochure.

**Transfers** – You may make transfers to your accounts or other accounts you authorize as often as you like except for those accounts with transfer limitations as disclosed on the rate and fee schedule you received when you opened the account and any 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. KSW@Home transactions may be made at anytime, 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 KSW@Home 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). There is currently no fee for use of CUE- Statements, Online BillPay, KSW@Home or termination thereof. However, KSW FCU reserves the right to impose fees or to subsequently change any fee structure.

**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 agency or court orders as 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 no 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 confirmation number. You should record this number with your request.

**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) 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 we decide to do this, we will re-credit your account within ten (10) business days 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 KSW@Home 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 KSW@Home 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. Access to the Service may be unavailable at certain times for the following reasons:

- 1.) Scheduled maintenance. There will be periods when systems require maintenance or upgrades;
- 2.) Unscheduled maintenance. Service may be unavailable when unforeseen maintenance is necessary; or,
- 3.) System Outages. Major unforeseen events, including, but not limited to: earthquakes, fires, floods, computer failures, interruptions in telephone service, or electrical outages, that may cause system unavailability. KSW Federal Credit Union will make all reasonable efforts to ensure the availability of the Service. However, KSW Federal Credit Union is in no way liable for the unavailability of the Cue-Statements Service or any consequential damages that may result.

**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.

**After Enrollment – Directions For First Time Users.** Once we've received your application you'll be enrolled as an KSW@Home user. The access code for your initial log in will be the last four digits of your Social Security number. Once enrollment is completed you can start enjoying the convenience of this service.

## Online BillPay

### Agreement and Disclosure

KSW Federal Credit Union's Online BillPay features allow you to schedule recurring payments to pay anyone anytime. EBP is accessed through KSW@Home, KSW Federal Credit Union's home banking system. Processing your Enrollment Form will take 5 to 7 business days. You will be notified when your enrollment has been completed. Log on to KSW@Home and click on the Online BillPay option. Bills are scheduled for payment online by clicking on the Online BillPay option in KSW@Home. Once you've logged on, you enter the amount to be paid as well as the bill's due date. The EBP service lets you schedule recurring payments such as mortgage and car payments, review bill payment history and maintain a payee database. Adding a new payee is simple, and payments to new payees can begin immediately. All of the EBP features help to simplify the process of paying bills. We request that EBP users schedule bills for payment no less than 7 business days prior to the bill's due date. The payment will be sent immediately to ensure it's received on time. Payments may be scheduled as much as one year in advance of their payment date. You may choose any checking account you have at KSW Federal Credit Union as your source for EBP payments. The credit union's EBP service is FREE regardless of how many bills you pay.

## CUE-Statement

### Agreement and Disclosure

1. **Introduction:** This Agreement and Disclosure specifically governs the CUE-Statement Service, and informs you of your rights and responsibilities and the terms and conditions associated with the service you have requested. Please read this Agreement and Disclosure carefully. In this Agreement and Disclosure, the words "you", "your", and "yours" mean each and every one who utilizes CUE-Statements. The words "we", "us", "our", KSW FCU, and "Credit Union" mean KSW Federal Credit Union. The words "the Service" refer to CUE-Statement Service. By accessing your account statement online, or permitting another to access your statement online, you acknowledge receipt of the Agreement and Disclosure and agree to be bound by all terms and conditions contained herein. You further agree to follow all instructions provided by the Service and reflected on your computer screen. The terms and conditions of this Agreement and Disclosure are in addition to the terms and conditions of any and all other deposit account and credit agreements you have with the Credit Union, including all such disclosures made pursuant to such agreements. You further agree to abide by any terms or conditions which may be added because of future enhancements to CUE-Statements.
2. **Services:** Using your personal computer (PC) and your designated User ID and password, you can access your KSW FCU statement 24 hours a day, seven days a week (as long as the Service is available). You also have access to the quarterly member newsletter.
3. **Business days:** CUE-Statements will be available 24 hours a day, seven

days a week, except when down for maintenance, as indicated in the paragraph titled "System Availability."

4. **Agreement for receiving electronic disclosures:** Under regulations set by the Federal Reserve Board, you are entitled to receive certain disclosures. Regulations provide that if you agree, the required disclosures may be delivered to you electronically. These disclosures may be delivered via email or KSW FCU's member newsletter. You should print a copy of each disclosure delivered, read it carefully, and retain it for your reference. Under the terms of the agreement you are not committed to any disclosure unless you use the service which it covers. By signing this agreement, you agree to receive any KSW FCU disclosures and your periodic account statement electronically.
5. **CUe-Statement Access:** You agree to receive your periodic account statement electronically in place of a paper statement sent via US mail to your address of record. You further agree to provide an accurate email address to KSW FCU for the delivery of this electronic statement. If the email address provided is not accurate due to negligence on your part, you agree not to hold KSW FCU liable for sending your statement to such address. If the email address provided is not deliverable, KSW FCU will provide your periodic statement via US mail to your address of record. You can request a printed copy of your statement at any time. Applicable fees, as outlined in the Fee Schedule, may be charged for this request. The Credit Union must receive notification of any change in physical or email address three business days prior to the last day of the month to give us time to affect the change. Failure to do so may result in a delay or lack of delivery of your statement for the given period. Contact KSW FCU in writing or visit one of our branches to change your physical address. You can change your email address by updating the information on the CUe-Statement website. Your statements will be available from the Cue-Statement web pages for 12 months from the date of the statement.
6. **Applicability, effective date:** this Agreement governs your use of the Service and becomes effective upon your first use of the Service.
7. **In case of errors or questions about your electronic statement:** Contact us IMMEDIATELY if you think your statement is wrong, or if you need more information. You may notify us at 207-872-5602 or write us at KSW FCU, 222 College Ave., Waterville, ME 04910. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared. Tell us your name and account number, the dollar amount of the suspected error, and the date it occurred. Describe the error or the transaction you are unsure about, and explain as clearly as you can, why you believe it is an error or why you need more information. If you notify us verbally, we may require you to send us your complaint or questions in writing within ten (10) business days. We will tell you, in writing, 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) calendar days to investigate your complaint or question. If we need to use the forty-five (45) days to investigate, we will provisionally credit your account within ten (10) business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or request in writing and we do not receive it within ten (10) business days, the Credit Union is not required to credit your account. If we determine there was no error, we will send you written explanation within three (3) business days after we complete our investigation. You may ask for copies of the documents that we used in our investigation and upon which we relied to conclude that the error did not occur. (We will make these available to you to the extent possible without violating any other member's right to privacy.)
8. **Termination of agreement and service:** You may cancel this Agreement and terminate your Service with KSW FCU at any time by

notifying KSW FCU either orally or in writing and discontinue use of the service. The Credit Union may terminate its Service and this Agreement and Disclosure at any time by giving you advance notification, either orally or in writing. Whether you or the Credit Union terminates this Agreement and Disclosure, the termination shall not affect your obligations under this Agreement and Disclosure.

9. **Amendments:** This Agreement may be amended by the Credit Union at any time at its discretion. You will receive notice of amendments as required by applicable law without restatement of terms herein.

## KSW@Home Directions

### KSW@Home Directions For First Time Users

Once we've received your application you'll be enrolled as an KSW@Home user. The access code for your initial log in will be the last four digits of your Social Security number. Once enrollment is completed you can start enjoying the convenience of this service.

#### First time users

1. Verify your system meets the minimum requirements below.
2. Access KSW@Home through our home page at [www.kswfcu.org](http://www.kswfcu.org) by clicking on the KSW@Home icon.
3. New users need to click on the "No user name? Click here" icon located near the bottom of the page. The link will lead you to the Username Registration page. On the Username Registration page you will enter your account number (share account number).
4. Next you will enter your access code, which will be the last four digits of the primary account holder's social security number. You will then select a user name. Once your user name has been selected, click on the "continue" icon.
5. You will be prompted to change your password. You will not be able to perform any monetary transactions until your access code has been changed. Any future logons will require your user name and your access code.
6. The first screen to display is the account summary, which shows all of your accounts at a glance. From there you can perform any of the functions shown on the menu bar. If you need help, click the "Other Options" tab on the menu bar and then select the instructions link.

#### Suggested Equipment For PCs

- Pentium II processor
- 64 MB of RAM
- 800 x 600 screen display setting
- Standard keyboard and mouse
- Internet connection
- Microsoft Internet Explorer® 6.0 SP2 or Firefox® 2 (with 128-bit encryption)
- Adobe Acrobat Reader® 6.0.1 (or higher)  
Firefox 3 or Internet Explorer 7 recommended.

#### For Macintosh and Compatibles

- PowerPC G3 processor
- 64 MB of RAM
- 800 x 600 screen display setting
- Standard keyboard and mouse
- Internet connection
- Firefox® 2 (with 128-bit encryption)
- Adobe Acrobat Reader® 6.0.1 (or higher)  
Firefox 3 recommended.