

Teller-PhoneSM

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) A description of 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.

If we decide to do this, we will recredit your account within ten (10) business days (five (5) business days for Visa Check Card) 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. 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 recredit 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 - Your P.I.N. remains our property. We may cancel your Teller-Phone privileges at any time without notice or cause. Any cancellation or termination shall 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 transfer would go over the credit limit on your overdraft line.
- If the Teller-Phone System was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.

We expressly disclaim all warranties that the components of the Teller-Phone System shall function properly or be available for use.

Agreement Modification - This Agreement may be amended by us without prior notice to you when such a change is immediately necessary to maintain or restore the security of the system or a member's account; however, we will notify you in writing twenty-one (21) days prior to the effective date of any change in any term or condition of the Agreement or your account, if such change would result in greater cost liability for you or decreased access to your account.



Please return to:

NorState Federal Credit Union
78 Fox Street
Madawaska, ME 04756



Your Lifelong Financial Partner

Madawaska
Eagle Lake
Ashland
Van Buren
Fort Kent
Presque Isle

1.800.804.7555

www.norstatefcu.org



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



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



CREDIT UNION
SERVICE CENTERS
The Member-First Financial Network

NorState Federal Credit Union Points to Remember

- Have your Account Number available to complete transactions
- Access will require you to enter the 3-digit credit union identifier (036) followed by the # (pound) key
- Press the * (star) key to replay the previous message
- Press the # (pound) key only when prompted or to return to a previous menu
- You may obtain account information, transfer funds and request a check
- Use the * (star) key as the decimal point when entering a dollar amount. Example: \$115.61 would be 115*61