

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.

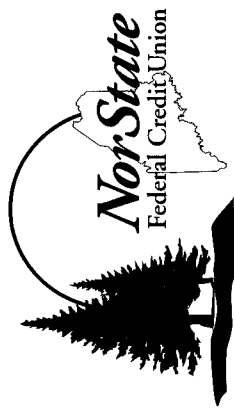
We expressly disclaim all warranties that the components of the Teller-Phone System shall function properly or be available for use.

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

Touch-Tone Convenience

You can enjoy the convenience of using a telephone to access your credit union accounts from home, work, and even if you are out of town.

With this audio response system called **Teller-Phone**, you can make account inquiries, and transfer funds from one account to another.

24-Hour Nationwide Convenience

Teller-Phone is your credit union's 24-hour direct inquiry account line. You get toll-free access to all your credit union accounts, using only a touch-tone phone and your confidential access code. Use **Teller-Phone** to make withdrawals, transfer funds, or find out your account balances. Your credit union is always as close as your telephone. **Teller-Phone** gives you up-to-the-minute information about your accounts; it's like having your own personal teller.

Teller-Phone™ Is Simple To Use

A computerized voice will lead you through your transactions using **Teller-Phone**. Each time you complete a step, the voice will prompt you to enter the next code. The procedure for using **Teller-Phone** is shown here, but the **Teller-Phone** system will lead you through each step.

Request Teller-Phone Convenience Today

To enjoy the convenience of **Teller-Phone**, call or come in to select a personal identification number (P.I.N.). When you use your number along with these operating instructions, your account will be at your fingertips 24 hours a day, 7 days a week. To use **Teller-Phone** you must use a special access code which consists of a three-digit credit union number (**036**), your share account number, and your four-digit P.I.N.

Points To Remember

1. You must use a touch-tone phone.
2. Your access code consists of the credit union three-digit identification number (**036**).
3. You may perform any of the following actions during the call:
 - Obtain account information
 - Transfer funds or request a check

To do this...	Press...	When...
End the call	Hang up	At any time
Repeat the current message	* (star sign)	At any time
Return to the previous menu	# (pound) key	At any menu or at any prompt for caller input

4. Use the * (Star) key as the decimal point when entering a dollar amount. Example: \$115.61 would be 115*61



Telephone Numbers

Dial one of the following numbers:

- Augusta (207) 621-6051
- Bangor (207) 945-5350
- Bath (207) 386-0211
- Brunswick (207) 725-2729
- Edgecomb (207) 882-6540
- Toll Free 1-866-308-2042
- Lewiston (207) 753-1527
- Portland (207) 871-8906
- Saco (207) 286-8375
- Sanford (207) 459-7805
- Waterville (207) 872-4903

Here's How to Use Teller-Phone

1. Dial one of the above telephone numbers. Please enter your three-digit credit union identifier followed by the pound sign (#). Enter **036#**.
2. NorState Federal Credit Union welcomes you to **Teller-Phone**.
 - To Select An Account Press 1
 - To Transfer Money Press 2
 - For All Account Balances Press 3
 - More Choices Press 4
3. Press the option desired.
4. When prompted, please enter your Member ID (Savings Account number) followed by the # (pound) key.
5. When prompted please enter your Personal Identification Number (PIN) followed by the # (pound) key.
6. After the account information has been provided you may do one of the following:
 - For Account Summary Press 1
 - For More Details Press 2
 - To Transfer Money Press 3
 - To Work With Another Account Press 4
 - For More Choices Press 5

Member Agreement

We are NorState Federal Credit Union at 78 Fox Street, Madawaska, Maine, and our phone number is (207) 728-7555.

You (each of you who sign this agreement) hereby agree to the rules and regulations affecting the issuance of the personal identification number (P.I.N.) and **Teller-Phone** Service provided by us for your convenience.

Personal Identification Number (P.I.N.) - The P.I.N. will be your "remote banking signature", and you are responsible for maintaining its confidentiality. The P.I.N. should be memorized and not

written, in order to prevent unauthorized use and so you may report its loss or theft accurately.

Authorized Use - Only you are qualified to withdraw funds from your account(s) with the use of your P.I.N.

Consumer Liability for Unauthorized Teller-Phone Transactions Tell us AT ONCE if you believe your P.I.N. has been LOST or STOLEN. Telephoning is the best way of keeping your possible losses down. If you tell us within (2) business days, you can lose no more than FIFTY DOLLARS (\$50.00) if someone uses your P.I.N. without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your P.I.N., and we can prove that we could have stopped someone from using your P.I.N. 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.

We are liable only for losses in excess of the limits stated.

Notification Procedure - If you believe that your P.I.N. has been LOST or STOLEN, or that someone has transferred or may transfer money from your account, or you believe a transfer has been made using the information from your check without your 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 and Limits on Such Transactions - You may use your P.I.N. with the Teller-Phone Service to make withdrawals from your share account, to transfer money from your account, to make a payment on a loan with us, and to inquire about your account balance or interest. If a withdrawal is requested, a check in the amount of the withdrawal will be mailed to the same address that we mail your statements to.

Delays in Posting Transactions - Due to the nature of the Teller-Phone System, there will be delays between the time of any activity on your account(s) and the time it is reflected in our records of your account(s).

Account Charges - There is no charge for this service.

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 of Transfer - You will receive on a monthly basis a 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 Teller-Phone transaction, you will receive a reference number. Please note the reference number for your records.

Teller-Phone Application

Member Name _____

Address _____

Home Phone _____

Date of Birth _____

Member Account Number _____

Social Security Number _____

Joint Owner (only if you are a joint owner on the account)
Joint Owner Name _____

Date of Birth _____

Social Security Number _____

Please select a four-digit personal identification number (PIN)

Please remember to keep this number confidential.

By signing below, you agree to abide by the terms of the Teller-Phone Member Agreement.

Member Signature _____

Date _____

Joint Owner Signature _____

Date _____

How to Use Teller-Phone™

1. Dial one of the following numbers.
 - Augusta (207) 621-6051
 - Bangor (207) 945-5350
 - Bath (207) 386-0211
 - Brunswick (207) 725-2729
 - Edgecomb (207) 882-6540
 - Toll Free 1-866-308-2042
 - Lewiston (207) 753-1527
 - Portland (207) 871-8906
 - Saco (207) 286-8375
 - Sanford (207) 459-7805
 - Waterville (207) 872-4903
2. Enter your 3-digit credit union identifier number 036 followed by the # (pound) key
3. Press option desired.
 - To Select An Account Press 1
 - To Transfer Money Press 2
 - For All Account Balances Press 3
 - More Choices Press 4
4. When prompted, please enter your Member ID (Savings Account number) followed by the # (pound) key.
5. When prompted please enter your Personal Identification Number (PIN) followed by the # (pound) key. Your PIN has not changed. Use the same PIN that you have been using right along. However, for security reasons you will be required to change your PIN the first time that you access the system.
6. After the account information has been provided you may do one of the following:
 - For Account Summary Press 1
 - For More Details Press 2
 - To Transfer Money Press 3
 - To Work With Another Account Press 4
 - For More Choices Press 5