

PHONE BANKING AUTHORIZATION FORM

Must be completed by Primary Account Owner

I request Ukrainian Federal Credit Union to make the following account accessible via the UFCU Phone Banking System.

Name: _____

Account Number: _____

E-mail Address: _____

By signing this form, I certify that I have read the attached UFCU Electronic Funds Transfer Agreement. I agree to abide by all the terms set forth in the UFCU EFT Agreement. I also certify that I am the Primary Account Owner of the above listed account.

Signature: _____

Date: _____

Please return completed form to UFCU by mail, fax, or in person.

Access Phone Banking by calling 866.791.1018

ELECTRONIC FUNDS TRANSFER AGREEMENT (EFT)

This Electronic Funds Transfer Agreement is the contract which covers your and our rights and responsibilities concerning the electronic funds transfer (“EFT”) services offered to you by Ukrainian Federal Credit Union (“Credit Union”). In this Agreement, the words “you” and “yours” mean those who sign the application or account card as applicants, joint owners, or any authorized users. The words “we,” “us,” and “our” mean the Credit Union. The words “account” means any one or more share (savings) and share draft (checking) accounts you have with the Credit Union. Electronic funds transfers are electronically initiated transfers of money from your account through the electronic funds transfer services described below. By signing an application or account card for EFT services, signing your Card, or using any service, each of you, jointly and severally, agree to the terms and conditions in this Agreement and any amendments for the EFT services offered.

1. EFT Services.

If approved, you may conduct any one or more of the EFT services offered by the Credit Union.

1. c. Automated Member Account Information Service (Phone Banking).

If we approve the Automated Member Account Information Service (Phone Banking) for your accounts, a separate PIN (Personal Identification Number) will be assigned to you. You must use your PIN (Personal Identification Number) along with your account number to access your accounts. At the present time you may use the Automated Member Account Information Service (Phone Banking) to:

- Withdraw funds from your share (savings), share draft (checking), and Money Market accounts.
- Transfer funds from your share (savings), share draft (checking), and Money Market accounts.
- Obtain balance information for your share (savings), share draft (checking), and Money Market accounts.
- Make loan payments from your share (savings), share draft (checking), and Money Market accounts.
- Access your Overdraft Line of Credit account.
- Determine if a particular item has cleared.
- Obtain tax information on amounts earned on share (savings) and share draft (checking) accounts or interest paid on loan accounts.
- Verify the last date and amount of your payroll deposit.
- Obtain rates.
- Obtain hours and locations.

Your accounts can be accessed under the Automated Member Account Information Services (Phone Banking) via a touch tone telephone only. Automated Member Account Information Service (Phone Banking) service will be available for your convenience twenty-four (24) hours per day. This service may be interrupted for a short-time each day for data processing.

- There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one day.
- See Section 2 for transfer limitations that may apply to these transactions.

The Credit Union reserves the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. All checks are payable to you as a primary member and will be mailed to your address of record. The Credit Union may set other limits on the amount of any transaction, and you will be notified of those limits. The Credit Union may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction, and there may be limits on the duration of each telephone call.

2. Transfer Limitations.

For all share (savings) accounts, no more than six (6) pre-authorized, automatic, telephone, or internet transfers and withdrawals may be made for each account to another account of yours or to a third party in any month, and no more than three (3) of these six (6) may be made by check, draft, or access card to a third party. If you exceed these limitations, your account may be subject to a fee or be closed.