

Winthrop-Connection Agreement and Disclosures

We are Winthrop Area Federal Credit Union, referred to as “we,” located at 94 Highland Avenue, Winthrop, Maine 04364, and our phone number is 207-377-2124. “You” refers to the member-owner(s) of a savings account who has requested Winthrop-Connection Service 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 Winthrop-Connection Service provided by us for your convenience.

Personal Identification Number – The personal identification number (PIN) will be your “remote banking signature,” and you are responsible for maintaining its confidentiality. The PIN 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 PIN.

Consumer Liability For Unauthorized Winthrop-Connection Transactions – Tell us at ONCE if you believe your PIN 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 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 PIN without permission.

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

Business Hours – See back panel.

Types of Transactions Available – You may use your PIN with the Winthrop-Connection service to obtain account information related to any of your savings 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, 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, apply for a loan or line of credit, order checks, and request stop payments on checks drawn on your account(s).

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.

Winthrop-Connection transactions may be made at anytime, seven (7) days a week, unless the service is unavailable due to computer back-up procedures or maintenance.

Important Note- Recurring transfers where the date falls on a Sunday or a holiday will occur the next business day.

Fees and Charges – Transactions involving your account(s) via Winthrop-Connection 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 a credit bureau or merchant; (3) in order to comply with 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 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. 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 recredit 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 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 – We may cancel your Winthrop-Connection 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 Winthrop-Connection system was not working properly and you knew it was not working properly 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.

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.



Lobby Hours:

Monday through Thursday, 8:30 AM - 5:00 PM

Friday, 8:30 AM - 7:00 PM

Closed Saturday & Sunday

Drive-Thru Hours

Monday through Thursday, 7:30 AM - 5:00 PM

Friday, 7:30 AM - 7:00 PM

Closed Saturday & Sunday

Mailing Address & Phone Numbers

Winthrop Area Federal Credit Union

Marion L. Healey Building

94 Highland Avenue • P.O. Box 55

Winthrop, Maine 04364

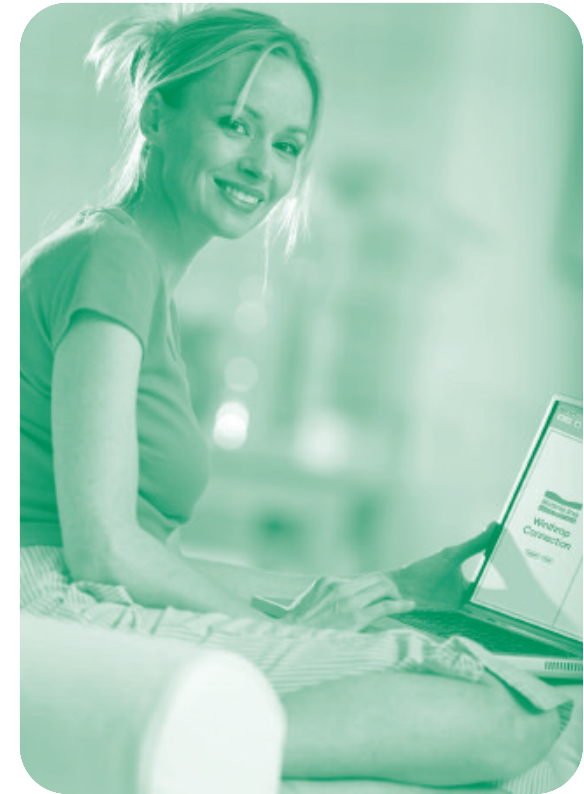
207-377-2124

1-800-511-1120

Website • www.winthropcreditunion.org

email • info@winthropcreditunion.org

Rev 6/09



Winthrop-Connection

*An Online Account Access
Service for Members of
Winthrop Area Federal Credit Union*



94 Highland Avenue • P.O. Box 55

Winthrop, ME 04364

Telephone: 207-377-2124

FAX: (207) 377-2767

www.winthropcreditunion.org

Winthrop-Connection Application

Member's Name _____

Address _____

Home Phone _____

E-mail _____

Date of Birth _____

Social Security # _____

Account # _____

I wish to use **Winthrop-Connection** 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) _____

Account# _____ Joint Owner(s) _____

I understand that if this application is accepted, the Credit Union will send me the **Winthrop-Connection** Agreement and Disclosures and arrange to provide me with a **Winthrop-Connection** Personal Identification Number. I accept and agree to abide by the terms and conditions of the **Winthrop-Connection** Agreement and Disclosures as modified from time to time by the Credit Union. I will provide a copy of this agreement and disclosures to each of the Joint Owners referenced above after I receive it.

X _____
Member Signature

Date

Winthrop-Connection is an enhanced Online Account Access service that lets you use your computer to perform many 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 Winthrop Area FCU, Winthrop-Connection is FREE! And it's easy.

With Winthrop-Connection, you can see your account on screen with our online, real-time information!

You access it via the Internet so there's no need to install or learn special software. You just point and click to begin your account transactions.

Quick and Easy

You'll appreciate how quick and easy it is to perform financial transactions, such as:

- Viewing current account balances, including detailed histories
- Downloading transaction history into personal financial software (*Microsoft Money or csv files*)
- Obtain tax information
- Transferring funds between accounts, including setting up automatic transfers
- **Important Note:** Recurring Transfers where the date scheduled falls on a Sunday or a holiday will occur the next business day.
- Requesting check withdrawals and stop payments.
- Communicating with your credit union via secure e-mail

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



How to Enroll

If you are already a member of Winthrop Area FCU, simply fill out and return the attached application to the credit union.

Once we have received your application and have set you up as a user, you can start enjoying the convenience of Winthrop-Connection.

First-Time Users

1. Verify that your system meets the minimum requirements (see panel at right).
2. Access Winthrop-Connection Service through our home page at www.winthropcreditunion.org by clicking on the Winthrop-Connection Home Banking icon.

Once the Winthrop-Connection Service welcome page displays, you might want to "bookmark" the page or add it to your "Favorites" for quick access in the future.

3. Enter your savings account number. Please do not use dashes or account trailers. Enter your authorized access code. For first time users, this will be the last 4 digits of your social security number. Please do not use dashes or spaces. Click on the **Continue** button.
4. You will be required to register your user name. Please follow the on-screen prompts to login using your user name.
5. You will be required to enroll in our enhanced security features. Please follow the on-screen prompts
6. The first screen to display is the Account Summary, which shows you all of your accounts at a glance.

From here, you can perform any of the function shown on the menu bar. If you need help, click the **Other options** tab on the menu bar and then select the Instruction link.

Minimum System Requirements

For best results, your system should meet the following **minimum** requirements:

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

- 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.

For more information about Winthrop-Connection, visit our web site, call, or stop by our office.

If you're not already a member, call Winthrop Area FCU at 207-377-2124 to see if you qualify for membership. Becoming a member is as easy as opening a Share (savings) account.