

MidWest America Phone Banking Disclosure

This disclosure is pursuant to the Federal Electronic Funds Transfer Regulation. The use of your MidWest America (MWAFCU) Phone Banking Personal Identification Number (PIN) is subject to the following regulations covering the rights and liabilities of the user and the Credit Union.

MidWest America Phone Banking Use

You cannot use MWAFCU Phone Banking to transfer funds between your accounts until we have issued your PIN. After your PIN is validated, you may use it to:

- Withdraw a check from available balance in your regular share (savings), vacation club, Christmas club, and share draft (checking) accounts in an amount between \$50.00 and \$5,000.00
- Make inquiries on the balances in your deposit accounts and on your loan balance
- Make history inquiries on your accounts
- Transfer funds between your accounts, and make loan payments from your deposit accounts

Member Liability & Unauthorized Persons

If you believe your PIN has been stolen or used by an unauthorized person, you must report this to us at once. Telephoning is the best way to keep losses to a minimum. If you do not telephone us immediately, you could lose substantial sums of money. If you notify us within (2) business days, and during that time someone uses your PIN without your permission, you can lose no more than \$50.00.

If you do not notify us within two (2) business days after you learn of the theft or unauthorized use of your PIN and we can prove that if we had been notified during that time we could have stopped someone from using your Personal Code without your permission, you could lose as much as \$500.00.

Also, if your statement shows transfers that you did not make, notify us at once. If you do not notify us within 60 days after the statement was mailed to you, you may not get back any money that was taken without authorization.

Reporting Stolen Personal Identification Number (PIN) or Unauthorized Transfers

If you believe your PIN has been stolen, or that someone has transferred, or may transfer money from your account without your permission, call or write us immediately. Our business days are: Monday through Friday-holidays not included. Call (260) 482-3334 or toll free at (800) 348-4738.

Documentation

Members using MWAFCU Phone Banking receive a monthly statement which contains information on all their transactions.

Member Liability

If MWAFCU Phone Banking privileges are abused, as determined by the Credit Union, the Credit Union has the right to revoke the MWAFCU Phone Banking services from that member.

Credit Union Liability

If we do not properly complete a transfer to or from your account according to our agreement with you, we are liable for your losses or damages. However, there are some exceptions. We are not liable if:

- Through no fault of ours, your account does not contain enough money to make the transfer
- MWAFCU Phone Banking was not working properly, and you knew about its condition when you began the transaction

Account Information Disclosure

We will disclose information to third parties about your account or the transaction you make:

- In order to verify the existence and condition of your account to the credit bureau or merchant
- In order to comply with government agencies or court orders
- If you give us your written permission

Telephone transfers from deposit accounts are limited by Regulation "D". During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by telephone. An excessive withdrawal fee of \$12.00 may be charged for each transaction exceeding these limits.

Questions About Transfers & Statements

If you think your statement is wrong, or if you need more information about a transfer listed on the statement, telephone us locally at (260) 482-3334 or toll free at (800) 348-4738. You may write us at MidWest America Federal Credit Union; 1104 Medical Park Drive; Fort Wayne, IN 46825, as soon as possible. We must hear from you within 60 days after we have sent you the first statement on which the error appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error, or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send us your complaint or question in writing within 10 business days. We will tell you the results of our investigation within 10 business days after we hear from you, and will correct any error on our part promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or questions. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error. This will ensure your having the use of the money during the time it takes us to put your complaint or question in writing, and if we do not receive it within 10 business days, we may not credit your account. If we decide that there was no error, we will send you a written explanation within three (3) business days after finishing our investigation. If requested, we will provide copies of the documents used in our investigation.

How do I sign up for MidWest America Phone Banking?

1. Complete the card at the right. →
2. Detach the card and mail it to:
MidWest America Federal Credit Union
1104 Medical Park Drive
Fort Wayne, IN 46825-5826
3. You may also drop it off at any branch office.
4. Your new Personal Identification Number (PIN) will be mailed to you.

How to Use MidWest America Phone Banking

1. To call *MidWest America Phone Banking*, simply dial **1-800-847-2278**, or if you live in Allen County, IN **423-8278**, from any touch-tone phone.
2. Press 1 for instructions in English, press 2 for Spanish.
3. Press 1 for current account information.
4. Enter your member I.D. (account number), followed by the # sign.
4. Enter your Personal Identification Code (4-digit PIN) followed by the # sign.
5. Then select a number corresponding to what information you would like to access.

You can end your session at any time just by hanging up.

MidWest America Phone Banking	Member's Name (Last Name, First Name, MI)
	Account Number

I agree to the terms and conditions mentioned in the Internet Banking disclosure agreement, and I authorize MidWest America Federal Credit Union to set up access to my account through the Internet.

ACCOUNT # _____ DATE _____
NAME _____
E-MAIL ADDRESS _____
PRIMARY OWNER'S SIGNATURE _____

Changing Your PIN

1. Enter MidWest America Phone Banking and press 4 then 3 for personal options.
2. Enter your member I.D. followed by the # sign.
3. Enter your PIN followed by the # sign.
4. Select 1 to change PIN. Enter new PIN followed by the # sign. Then re-enter new PIN followed by the # sign.

Complete the other side of this card
and mail it to:

MidWest America FCU
1104 Medical Park Dr
Fort Wayne, IN 46825

or take it to any of our branch offices

What can I do with MidWest America Phone Banking?

- Transfer money from one account to another account (within the same account number)
- Transfer funds between two different accounts numbers ❖
- Account balance information on all Savings and Loan Accounts, Checking, Loans, Certificates, and IRAs.
- Payroll postings, last deposit information, and check clearing information.
- Check withdrawal from your Share accounts or Line of Credit
- Special inquires, such as interest paid and dividends earned for the current year
- Report lost or stolen plastic cards
- Change your Personal Identification Number (P.I.N.)

❖ *Requires prior approval*

Fort Wayne Offices
(260)-482-3334 or 800-348-4738
North - 1104 Medical Park Dr
Northwest - 1816 W Dupont Rd
Northeast - 9205 Stellhorn Crossing Blvd
Midtown - 1021 Swinney Ave
South - 801 E Tillman Rd
Southwest - 4331 W Jefferson Blvd
Waynedale - 6001 Bluffton Rd
East - 2011 Wayne Haven St - (260) 493-9901

Other Indiana Offices

New Haven
987 Werling Rd - (260) 482-3334
Columbia City
393 W Plaza Dr - (260) 244-2700
Decatur
900 S 13th St - (260) 724-9116
Huntington
2835 N Jefferson St - (260) 356-1886

Illinois Offices

Charleston
1460 E St - (217) 345-6668
Danville
210 N Gilbert St - (217) 446-3954
Mattoon
500 Lake Land Blvd - (217) 258-8242

Kentucky Offices

Hopkinsville
120 Griffin Bell Dr - (270) 886-2166
Scottsville
361 Old Gallatin Rd - (270) 237-4269

**MIDWEST
AMERICA**
FEDERAL CREDIT UNION

www.mwafcu.org



MidWest America Phone Banking

Free access to
your account
when or where
it's convenient
for you
24/7

