

What Can I Do With Internet Banking?

- ▶ Check account balances
- ▶ Transfer money within your account or to other member accounts
- ▶ Search for specific share drafts
- ▶ Make check withdrawals
- ▶ View recent ATM & ACH transactions
- ▶ View year-to-date IRA contributions, interest paid, & dividends earned
- ▶ Retrieve e-statements

Internet Banking Questions?

Please call

(260) 482-3334

or (800) 348-4738

Fast. Convenient. Secure.

MidWest America Internet Banking is the fast and convenient way to do your banking over the Internet, any *time*, any *day*, any *where*! Simply go to our website: www.mwafcu.org and click on the **Internet Banking** login button under **Online Tools** at the top of the page.

You can access your accounts quickly and securely. Whether you're at home, at work, or on the road, MidWest America Internet Banking makes it easy to take advantage of a variety of easy-to-use Credit Union services.

How Secure Is It?

For the member's protection, confidential data transmitted by Internet Banking uses two forms of security: Password Protection and Data Encryption. You can set your access code with any combination of alpha and numeric characters and it can be as long as 20 positions with a minimum of 4.

Data Encryption is a process which transposes the information which is sent from our server to your browser into a code that cannot be understood or altered without using a "key". The "key" deciphers the information from our server to be able to display on your browser.

What Will I Need To Access Internet Banking?

You will need a computer with Internet access and a browser that has JavaScript and Cookies enabled. MidWest America Internet Banking requires your browser to run 128bit encryption. Note: If you are using Windows 2000, or Windows ME you must download a High Encryption Pack to upgrade your encryption to 128 bit.

MidWest America Internet Banking



**Manage
your
accounts
online**

**Fast.
Convenient.
Secure.**

**MIDWEST
AMERICA
FEDERAL CREDIT UNION**

MidWest America Internet Banking

DISCLOSURE

MidWest America Federal Credit Union (MWAFCU or we) and the below named member(s) (member or you) hereby agree as follows:

1. MWAFCU Internet Banking Services

Member hereby applies to MWAFCU for MWAFCU Internet Banking services. In order to remain eligible for MWAFCU Internet Banking, member must remain a member of MWAFCU in good standing. The following transactions may be performed by the member through MWAFCU Internet Banking:

(a) Transfers. You may transfer funds among your MWAFCU Share or Loan Accounts. Transfers from any share except Checking Shares are limited to six (6) per month in any combination of transfers to other MWAFCU accounts, overdraft transfers, over the phone or MWAFCU Internet Banking transactions.

You may transfer funds between different MWAFCU accounts. These transactions are subject to prior approval of the other account holder.

(b) Additional Services. From time to time, MWAFCU will announce additional services which are available through MWAFCU Internet Banking. Your use of these services will constitute acceptance of the terms and conditions presented at the time they are announced.

(c) Access Limitations. MWAFCU reserves the right to limit the amount of on-line access per month or per session.

2. Operating Systems

MWAFCU Internet Banking is designed to work with most commonly used Internet browsers such as Internet Explorer or Netscape.

3. MWAFCU Internet Banking Access Code

You hereby acknowledge that you have reviewed and read the appropriate disclosure pertaining to MWAFCU Internet Banking and agree to the terms of the disclosure. You agree that use of MWAFCU Internet Banking by other persons will give them access to any of your share, IRA, Certificate and loan accounts. Access to a member account will be by means of an access code. You agree not to make your access code available to any other person. If you believe that your access code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call (800) 348-4738 between 9 a.m. and 5 p.m., Monday through Friday, or write us at 1104 Medical Park Drive; Fort Wayne, IN 46825.

4. Liability for Unauthorized Transfers

(a) Liability disclosure. Tell us AT ONCE if you believe your access code has been lost or stolen and immediately change your access code. Telephoning is the best way of limiting your potential losses. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within two (2) business days, you can lose no more than \$50 if someone used your access code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your access code, and we can prove we could have stopped someone from using it without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days 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 kept you from telling us, we may extend the time periods.

(b) Address and telephone number. If you believe your access code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call (800) 348-4738

(nationwide) or, (260) 482-3334 (Fort Wayne) or write us at 1104 Medical Park Drive; Fort Wayne, IN 46825.

5. Charges

MWAFCU does not intend to charge a fee for this service. We do, however, reserve the right to do so in the future and will provide 30 days advance notice to all users through the system.

6. Statements

All transactions generated by you through MWAFCU Internet Banking and any MWAFCU Internet Banking fees will appear on your monthly or quarterly statement.

7. Our 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 credit line;
- if the MWAFCU Internet Banking equipment or software 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 shall not be responsible for any other loss, damage or injury whether caused by the equipment, software and/or the MWAFCU Internet Banking service, nor shall we be responsible for any direct, indirect, special or consequential damages arising in any way out of the installation, use or maintenance of your equipment, software and/or MWAFCU Internet Banking, except where the law requires a different standard. We do not make any warranties concerning the equipment, the software or any part thereof, including, without limitations, any warranties of fitness for a particular purpose or warranties of merchantability.

8. Errors and Questions

In case of errors or questions about your electronic transfers, telephone us at (800) 348-4738 or write us at 1104 Medical Park Drive; Fort Wayne, IN 46825 as soon as you can. We must hear from you no later than sixty (60) days after you learn of the error. You will need to tell us:

- your name and account number;
- why you believe there is an error and the dollar amount involved;
- approximately when the error took place.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days and correct any error promptly. If we need more time, we may take up to forty-five (45) days to investigate the complaint, but you will have the use of the funds in question after the ten (10) business days. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account during the investigation. 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. If you need more information about our error resolution procedures, call us at the telephone number shown above.

9. Business Day

Our business hours are 9:00 a.m. - 5:00 p.m. Monday thru Thursday and 9:00 a.m. - 6:30 p.m. Friday. Holidays not included.

10. Governing Law

This agreement shall be governed by and constructed in accordance with the laws of the State of Indiana.

How To Sign Up For MidWest America Internet Banking

- ▶ Complete the attached card below and sign. An initial password will be assigned for you.
- ▶ If you would like the ability to transfer funds from any of your accounts to another member's accounts, please request this special form and complete it.
- ▶ Drop this card off at any branch or mail it to:

MidWest America FCU
Attn: Call Center
1104 Medical Park Drive
Fort Wayne, IN 46825

DETACH AT PERFORATION

MidWest America Internet Banking
Member's Name (Last Name, First Name, M.I.)
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 _____