

Questions ?

Please call toll free at
1-800-925-6784

With *MidWest Bill Payer*, you can pay your bills from your Credit Union checking account over the Internet--whether you're at home, work, or on the road. Save the cost of a stamp, check, envelope, and YOUR TIME! Now that's convenience.

Web Site: www.mwafcu.org

How Secure Is It?

For the member's protection, confidential data transmitted by *MidWest Bill Payer* uses two forms of security: Dual Password Protection and Data Encryption.

Dual Password Protection requires the user to enter a login ID in addition to the four to ten digit password to ensure account information is not accessed by unauthorized users.

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 Bill Payer?

You will need a computer with Internet access and a browser that has JavaScript and Cookies enabled. 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.

8. Errors and Questions

In case of errors or questions about your electronic transactions, 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 (Eastern Standard Time). Holidays not included.

10. Governing Law

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

LIABILITY

You are solely responsible for controlling the safekeeping of, and access to, your password. You are liable for all transactions you make or that you authorize another person to make even if that person exceeds his or her authority. If you want to terminate another person's authority, you must change your password. You will be responsible for any bill payment request you make that contains an error or is a duplicate of another bill payment. MWAFUCU is not liable for any failure to make a bill payment if you fail to promptly notify MWAFUCU after you learn that you have not received credit from a merchant for a bill payment. MWAFUCU is not responsible for your acts or omissions or those of any other person, including, without limitation, any transmission or communications facility, and no such party shall be deemed to be MWAFUCU's agent. In any event, MWAFUCU will not be liable for any special, consequential, incidental, or punitive losses, damages, or expenses in connection with this agreement or the service, even if MWAFUCU has knowledge of the possibility of them. MWAFUCU is not liable for any act, failure to act or delay in acting if it is caused, in whole or in part, by any cause beyond MWAFUCU's reasonable control.

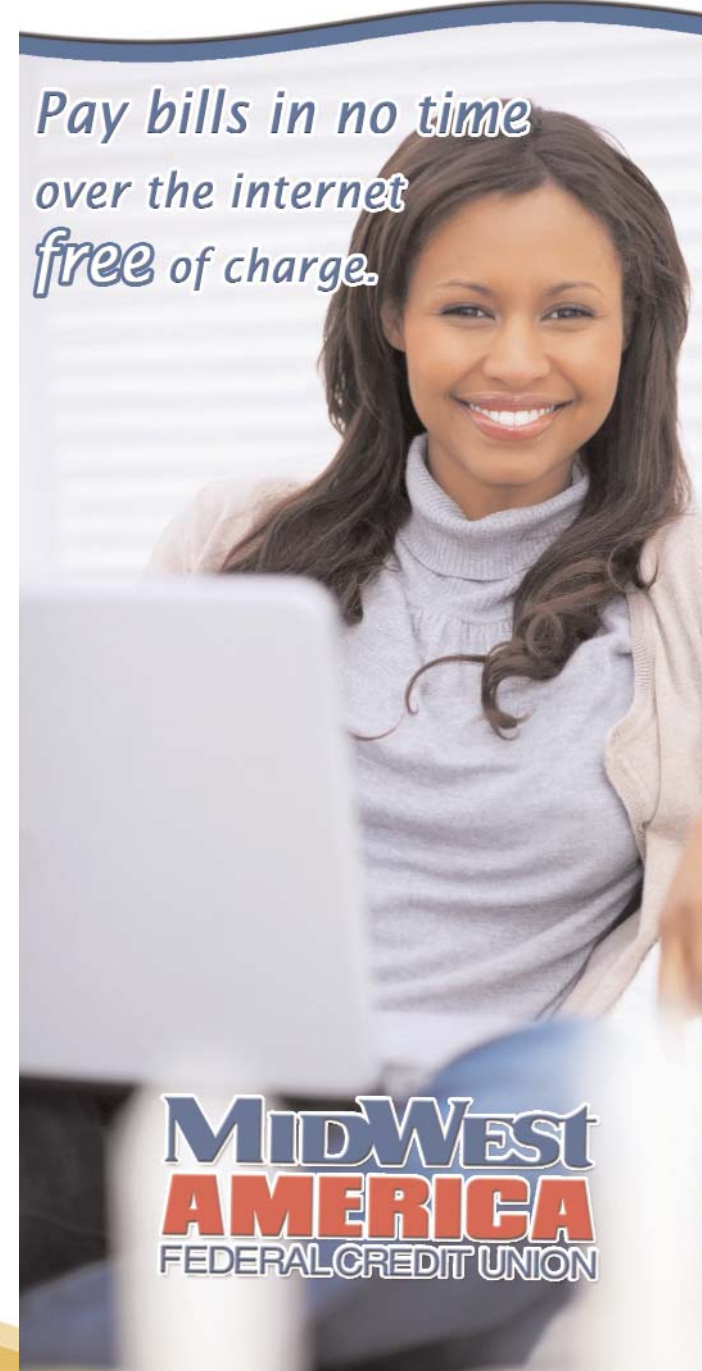
AMENDMENT AND TERMINATION

MWAFUCU has the right to change this agreement at any time by notice mailed to you at the last address shown for the account on MWAFUCU's records, by posting notice in branches of MWAFUCU, or as otherwise permitted by law. MWAFUCU will terminate this agreement if more than 90 days elapse without any transactions on MidWest Bill Payer. If this occurs, you may reestablish your account by signing up again but you will be subject to the enrollment fee.

You may terminate this agreement by written notice to MWAFUCU. MWAFUCU is not responsible for any fixed payment made before MWAFUCU has a reasonable opportunity to act on your termination notice. You remain obligated for any payments made by MWAFUCU on your behalf.

MidWest Bill Payer

Pay bills in no time
over the internet
free of charge.



**MIDWEST
AMERICA**
FEDERAL CREDIT UNION

MidWest Bill Payer

Some Common Questions

How soon can I start making payments?

It takes approximately 7 business days for your enrollment form to be processed. Then your "welcome letter" will be emailed to you. Your letter will contain all the information you need to begin making payments.

How far in advance can I schedule a payment?

You can schedule a single payment up to 60 days in advance.

How soon are funds actually taken out of my account?

Bill payments are taken from your account on the processing date that you requested.

How can I tell if payments and transfers were made?

Each time you enter a payment, you'll be given a transaction number so you can be sure we received your request. Payments will appear on your monthly statement.

Is there anyone I cannot pay through Bill Payer?

You cannot pay government taxing authorities or court directed payments such as alimony and child support.

What happens if I sign up and don't use the service?

After 90 days of inactivity, a \$5 cancellation fee will be charged.

MidWest Bill Payer *DISCLOSURE*

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

1. MidWest Bill Payer Services

Member hereby applies to MWAFCU for **MidWest Bill Payer** services. In order to remain eligible for **MidWest Bill Payer**, member must remain a member of MWAFCU in good standing.

2. Operating Systems

MidWest Bill Payer is designed to work with most commonly used Internet browsers such as Internet Explorer or Netscape/128 encryption.

3. MidWest Bill Payer Password

You hereby acknowledge that you have reviewed and read the appropriate disclosure pertaining to **MidWest Bill Payer** and agree to the terms of the disclosure. You agree that use of **MidWest Bill Payer** by other persons will give them access to your share, draft, certificate and loan accounts. Access to a member account will be by means of a member's login ID and a password. You agree not to make your password available to any other person. If you believe that your password has been lost or stolen or that someone has

access to your account without your permission, call **(800) 348-4738** between 9 a.m. and 5 p.m. EST, Monday through Friday, or write us at 1104 Medical Park Drive, Fort Wayne, IN 46825.

4. Liability for Unauthorized Transactions

(a) Liability disclosure. Tell us AT ONCE if you believe your login ID and password have been lost or stolen and immediately change your password. 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 password without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your login ID and password, and we can prove we could have stopped someone from using them without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transactions 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 login ID or password have been lost or stolen or that someone has access to your account without your permission, call **(800) 348-4738 (nation-wide)** or, (260) 482-3334 (**Fort Wayne**) or write: **MidWest America Federal Credit Union; 1104 Medical Park Drive; Fort Wayne, IN 46825**.

5. Charges

There is no setup fee or charge per bill paid; however, a \$5 cancellation fee will be charged after 90 days of inactivity. Regular fees will apply to Stop Payments and MidWest Bill Payer NSF's. See Truth-in-Savings Disclosure for details.

6. Statements

All transactions generated by you through **MidWest Bill Payer** and any **MidWest Bill Payer** fees will appear on your monthly or quarterly statement.

7. Our Liability

If we do not complete a transaction 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 transaction;
- if the transaction would go over the credit limit on your overdraft credit line;
- if the **MidWest Bill Payer** 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 transaction 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 **MidWest Bill Payer** 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 **MidWest Bill Payer**, 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.

How To Sign Up

- ▶ You must have already signed up for **MidWest Internet Banking** If you have not, simply complete the appropriate application form.
- ▶ Complete the attached card below and sign. An initial password will be assigned for you.
- ▶ 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 Bill Payer

**MIDWEST
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FEDERAL CREDIT UNION

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.

NAME _____ ACCOUNT # _____
MOTHER'S MAIDEN NAME _____
E-MAIL ADDRESS _____
LOGIN ID _____
PRIMARY OWNER'S SIGNATURE _____ DATE _____