



MidWest Phone Banking

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

ACCOUNT # _____ DATE _____

NAME _____

E-MAIL ADDRESS _____

PRIMARY OWNER'S SIGNATURE _____

How to Sign Up

1. Complete the attached card below and sign.
2. Drop this card off at any branch or mail it to:
MidWest America FCU • Attn: Call Center
1104 Medical Park Dr • Fort Wayne, IN 46825
3. Your new Personal Identification Number (PIN) will be mailed to you.

**For Toll-free Access to Phone Banking,
dial (800) 847-2278.**

DETACH AT PERFORATION

What can I do with Phone Banking?

- Commands can be spoken using our voice recognition software or entered manually by touch-tone access.
- Transfer money from one account to another account (within the same account number)
- Transfer funds between two different account numbers (requires prior approval)
- Account balance information on all Savings and Loan Accounts, Checking, Certificates, and IRAs
- Verify 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
- Deactivate or report lost or stolen debit or ATM cards
- Change your PIN (personal identification number)

How to Use Phone Banking

1. To call MidWest Phone Banking, simply dial **(260) 423-8278 or toll-free at (800) 847-2278.**
2. Commands can either be spoken or entered by touch-tone access.
3. Select an option.
4. Enter your member number (account number).
5. Enter your 4-digit PIN (personal identification number).
6. Then select a number corresponding to what information you would like to access.

At any time during the menus, you can enter * to return to the main menu. You can end your session at any time just by hanging up.

Changing Your PIN

1. Commands can either be spoken or entered by touch-tone access.
2. Select 2 for account management.
3. Enter your member number (account number).
4. Enter your 4-digit PIN (personal identification number).
5. Select 2 to change PIN. Enter new PIN. Then re-enter new PIN.

MidWest Phone Banking

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



MidWest Phone Banking Disclosure

This disclosure is pursuant to the Federal Electronic Funds Transfer Regulation. The use of your MidWest (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 Phone Banking Use

You cannot use MidWest 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, 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 MidWest Phone Banking receive a monthly statement which contains information on all their transactions.

Member Liability

If MidWest Phone Banking privileges are abused, as determined by the Credit Union, the Credit Union has the right to revoke the MidWest 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
- MidWest 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.

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branch or mail it to:

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