MAINE SOLUTIONS FEDERAL CREDIT UNION

405 Western Avenue #515· South Portland, ME 04116-9421
(207) 775-8371 Voice · (207) 761-6235 Fax
www.mesolutionsfcu.org
Hours: Monday - Friday 8:00 AM to 4:00 PM

CHIPS Online Agreement & Application

CHIPS Online

is our home banking service that enables you to use your personal computer to access your credit union accounts 24 hours a day, 7 days a week via the Internet. And, if you're a member of Maine Solutions Federal Credit Union, **CHIPS ONLINE** is FREE!

Our secure Online Banking service provides real-time Internet access to your Maine Solutions FCU accounts. Online Banking gives you access to all of these great features and more:

- Get account balances and histories
- Built-in Personal Financial Management reporting to see where you are spending your money
- Create a budget
- Create customized dashboards
- Setup recurring transfers and payments
- Make transfers between Maine Solutions FCU accounts
- Make payments on your Maine Solutions FCU loans
- Open new Club, Certificate or Money Market accounts
- Access BillPay
- Reorder Checks
- Communicate with us via secure email
- Access check copies and statements

How to register for CHIPS Online Banking

To use CHIPS Online Banking you must register first.

1. To register, visit our website at www.mesolutionsfcu.org and click on the **CHIPS ONLINE** button
2. On the Sign In – Welcome screen click "Not Registered?"
3. Follow the easy registration steps below

Registration Steps

1. Enter your Maine Solutions FCU primary share account number; Enter the last 4 of your social security number; Enter your birthday and Type "YES" and Print a copy of the "Online Banking Disclosure" for your records
2. Enter Username and select a password (confirm)
3. Select three Security Questions and answers (not case sensitive)
4. Determine your "security phrase" and select a desired security image (numerous choices available)
5. A temporary 6-digit pass code will be sent to your email address; do not close your registration screen
6. Retrieve the emailed pass code, enter it, click Next
7. You now have access to your accounts

System Requirements

Supported browsers:

- FireFox 5-11
- Internet Explorer v7-9

eStatements requires Adobe Acrobat or other PDF reader

For More Information

Visit our web site at www.mesolutionsfcu.org, call 207-775-8371, or stop by our office at 405 Western Ave. #515, South Portland, Maine.

Chips Online Agreement and Disclosures

We are Maine Solutions FCU, referred to as "we", located at 405 Western Avenue #515, P.O. Box 9421, South Portland, ME 04116-9421 and our phone number is 207-775-8371. "You" refers to the member-owner(s) of a savings account who has requested CHIPS Online 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 CHIPS Online service provided by us for your convenience.

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

Joint Accounts – The CHIPS Online personal identification number is issued only to the first member named on a savings account and offers access to other accounts owned by that member. You should not disclose your personal identification number to any joint account holder of your savings account. If you do, the joint account holder will have access to all accounts at the Credit Union owned by you, either individually or jointly. You may transfer funds to the account(s) of a family member on which you are a joint owner; however, if you do so, you agree to provide a copy of this Agreement to each owner of the account(s).

Consumer Liability For Unauthorized CHIPS Online Transactions – Tell us at ONCE if you believe your PERSONAL IDENTIFICATION NUMBER 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 personal identification number without permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your personal identification number and we can prove that we could have stopped someone from using your personal identification number without your permission if you had told us, you could lose as much as FIVE HUNDRED DOLLARS ($500.00).

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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 personal identification number 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 – Our business hours are Monday through Friday 8:00 AM to 4:00 PM, excluding holidays.

Types of Transactions Available – You may use your personal identification number with the CHIPS Online service to obtain account information related to any of your savings and loan accounts regarding current balances and account history; savings dividend rates; 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). Check orders and stop payment requests can only be honored during our business hours listed in "Business Hours" paragraph above.

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.

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

Fees and Charges – Transactions involving your account(s) via CHIPS Online 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 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 check order or stop payment request, you will receive a confirmation number. You should record this number with your request. You will not receive any other slip 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.

If we decide to do this, we will recredit your account within ten (10) business days (five (5) business days for Visa Check Card purchases) 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 CHIPS Online 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 CHIPS Online 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.

NCUA
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