

APPLICATION FOR HOME BRANCH

APPLICANT

Account Number (s)

Name

Address

City

State

Zip

Home Phone Number

Email Address

Social Security #

Date of Birth

Employer

CO-APPLICANT

Name

Address

City

State

Zip

Home phone number

Social Security #

Date of Birth

Employer

Signatures: By signing below, the undersigned request (s) the described services and agrees to the terms and conditions governing the services, including any fees and charges. The undersigned agrees(s) that all information is accurate and authorizes the financial institution to verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

Applicant's Signature

Date _____

Co-Applicant's Signature

Date _____

I wish to receive statements for my accounts through electronic means only.

Yes No

Mail or Deliver to:
SUNRISE FAMILY CREDIT UNION
404 S. Euclid Ave.
Bay City, MI 48706

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference. Home Branch Computer Transfers- types of transfers and charges- You may access your account(s) by computer at our website: www.sunrisefamilycu.org and using your personal identification number and your account numbers to:

- transfer funds from checking to checking
- transfer funds from checking to share savings
- transfer funds from share savings to checking
- transfer funds from share savings to share savings
- transfer funds from line of credit to checking transfer funds from line of credit to share savings
- make payments from checking to loan accounts with us

- make payments from checking to third parties.
- make payments from share savings to loan accounts with us

get information about:

- the account balance of checking accounts
- the last three months deposits to checking accounts
- the three withdrawals from checking
- the account balance of share savings accounts
- the last three months deposits to share savings accounts
- the last three months of withdrawals from share savings accounts

Please also see Limitations on frequency of transfers section regarding limitations that apply to computer transfer.

Limitations on frequency of transfers. In addition to those limitations on transfers elsewhere described, if any, the following limitations apply.

During any month, you may not make more than six withdrawals or transfers from share savings account(s) to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer. No more than three of the six transfers may be made by check, draft, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

Minimum account balance-

•You must maintain a minimum account balance of \$10.00 in your prime share account as a condition of using an access device (card and /or identification code) to accomplish a transfer.

DOCUMENTATION

- Periodic statements.
- You will get a monthly account statement from us for your checking accounts.
- You will get a monthly account statement from us for your share savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers. 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:

- 1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- 2) If you have an overdraft line and the transfer would go over the credit limit.
- 3) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- 4) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

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

- 1) Where it is necessary for completing transfers; or
- 2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- 3) in order to comply with government agency or court orders; or
- 4) If you give us written permission.

REGULATORY AUTHORITY

If you believe that any provision of the Michigan Electronic Funds Transfer Act has been violated you should notify the Department of Consumer and Industry Services, Financial Institutions Bureau, Credit Union Division at P.O. Box 30224, Lansing, Michigan 48909 or the National Credit Union Administration, Division of Supervision at 4225 Naperville Road, Suite 125, Lisle, Illinois 60532.

UNAUTHORIZED TRANSFERS

(a) Consumer liability. Tell us AT ONCE if you believe your security code has been 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 you tell us within 2 business days, you can lose no more than \$50 if someone used your security code without your permission. (If you believe your security code has been lost or stolen, and you tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your security code without your permission.)

If you do NOT tell us within 2 business days after you learn of the loss or theft of your security code, and we can prove we could have stopped someone from using your security code 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 could may not get back any money you lost after the 60 days if we prove that we could have stopped someone from taking the money if you told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the periods.

(b) Contact in event of unauthorized transfer. If you believe your security code has been lost or stolen or that someone has transferred or may transfer money

from your account without your permission, call or write us at the telephone number or address listed in this brochure.

ERROR RESOLUTION NOTICE

In case of Errors or Question About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- 1) Tell us your name and account number (if any)
- 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 orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation

You may ask for copies of the documents that we used in our investigation.

SUNRISE FAMILY CREDIT UNION
MEMBER SERVICES
404 SOUTH EUCLID AVENUE
BAY CITY, MICHIGAN 48706

Business Days: Monday through Friday
Excluding Federal Holidays
Phone: (989) 684-1730 Ext. 6008

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

Now you can access your account from your keyboard

Your personal computer just added one more capability to its list of time-saving tools. Now you can access certain account information and make simple transactions right from your home or office-or anywhere you have access to a personal computer.

24-hour access at your fingertips

We know that not everyone does their banking from 9-5. So, We've made it easy for you to access your account anytime you choose to log on. Home Branch eliminates many of the trips you currently make to our branch. And, it gives you more control of your account by allowing you to-the-minute information on all account activity.

Fast and easy

In just a few keystrokes, you can check account balances, find out whether or not certain checks have cleared, obtain an update on available credit (if applicable), and get the latest information on rates and transfer funds from one account to another.

Apply today

Start enjoying the convenience and additional privileges of Home Branch today. To apply, complete the attached application and mail or deliver it to the address shown on the application. A personal identification number (PIN) will be provided to you along with instructions on how to use this service. If you prefer to choose your PIN, contact our Member Services Department at (989) 6841730 Before you know it, access to your account will be as close as your keyboard.