

## Teller 24 Application

Please complete the following to enable your Teller 24 account.

Member Name (Primary Member)

Address

City State Zip

E-mail address

Member Number

Please select your Teller 24 PIN.

**YOUR PIN MUST INCLUDE FOUR (4) NUMBERS!**

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## Cross-member Transfer Authorization

I would like to be able to make deposits and payments via Teller 24 into the following FFCU accounts.

*(You do not need to list sub accounts like your checking or your escrow account.)*

Signature (Primary Member)

Date

Signature (Joint Owner)

Date

## NetBranch Application

Please complete the following to enable your NetBranch account.

Member Name (Primary Member)

Address

City State Zip

E-mail address

Member Number

Please select your NetBranch Password.

**YOUR PASSWORD MUST INCLUDE AT LEAST ONE (1) LETTER AND ONE (1) NUMBER!**

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## Cross-member Transfer Authorization

I would like to be able to make deposits and payments via NetBranch into the following FFCU accounts.

*(You do not need to list sub accounts like your checking or your escrow account.)*

Signature (Primary Member)

Date

Signature (Joint Owner)

Date

## Teller 24 / NetBranch Agreement & Disclosures

By signing the attached Teller 24 / NetBranch application(s), you have agreed to the terms and conditions of this agreement. You understand that Teller 24 must be accessed with a four digit Personal Identification Number (PIN) and that NetBranch must be accessed with an eight digit password. You are responsible for the safekeeping of your Teller 24 / NetBranch login information and will not permit unauthorized use of it. If your PIN / Password is disclosed to anyone other than a joint owner on your account, you will notify the Credit Union immediately and send written confirmation of this to our office. You understand that you are responsible for any transactions completed by anyone to whom you have disclosed your login information. You waive all claims against the Credit Union for loss or damage arising from unauthorized use of your login info NOT caused by the Credit Union.

**Transaction Limitations:** During any calendar month, you may not make more than six [6] withdrawals or transfers from your Share account to another Credit Union account or to a third party by means of preauthorized or automatic transfer. No more than six of the transfers may be made by check, draft, or debit card or similar order to a third party. If you exceed the transfer limitations set forth above in any monthly period, your account may be subject to any applicable fees. Further, we may eliminate your ability to make such transfers and we may be required to close your account.

You acknowledge that Teller 24 / NetBranch may be unavailable for regular computer system updates during the early morning hours daily or late evenings on the last day of each month.

You understand that the Credit Union reserves the right to discontinue your access to Teller 24 / NetBranch without notice and will not be liable for failure to honor any Teller 24 / NetBranch transactions. Transactions made electronically are binding only after verification by the Credit Union

The total dollar amount of transactions by Teller24 / NetBranch is subject to limits set by the Credit Union. Sufficient verified funds must be available to satisfy transaction instructions.

There is currently no charge to access either Teller 24 or NetBranch however, the Credit Union reserves the right to impose service charges at any future date if notice is given. Amendments to this agreement may be provided to you in accordance with applicable laws without restatement of the terms.



## To access Teller 24...

Dial the Credit Union (989-759-1686)

Press **1** for Phone Teller 24

- 1 Experienced Users
- 2 General Credit Union Information
- 3 Instructions

Enter your **Member Number** and press #.

- 1 Confirm Member Number
- 2 Re-enter Member Number

Enter your **Personal Identification Number (PIN)**

Press #

- 1 Transactions
  - 1 Draft to Share account
  - 2 Share to other account
- 2 Inquiries
  - 1 Balances on all accounts
  - 2 Draft (Checking) balance
  - 3 Share balance
- 3 Change PIN  
Enter **PIN** and press #
- 4 Rates and Information
- 5 Switch to a different Member Number
- \* Repeat menu

Please sign and return this form to one of our tellers.

## To access NetBranch...

Log in to the Credit Union website.

**[www.fam1st.com](http://www.fam1st.com)**

1. Click on "Online Banking."
2. Click on the link for **NetBranch**.
3. **Enter your account number and 8-digit Password.**

**IT IS AS EASY AS 1-2-3!**

### Always Convenient -

NetBranch is available to you 24 hours a day, 7 days a week. Visit us from the comfort and convenience of your own home or office PC.

### No cost to members -

NetBranch is totally free to our members. There are no monthly fees or hidden costs.

### Full service -

NetBranch allows you to check your balances, verify that drafts and debits have cleared, verify your account and loan history, and transfer money between your FFCU share accounts. Now you can even pay your loans, receive e-statements, or purchase new checks online!

# Application for NetBranch

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# Teller 24

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**Family First**  
Credit Union

Phone: 989.759.1686  
Toll Free 800.580.0330  
FAX 989.752.4992  
Web [www.fam1st.com](http://www.fam1st.com)