



Online, Mobile, and Telephone Banking Application

Mail completed form to: **FAA Credit Union**, P.O. Box 26406, Oklahoma City, OK 73126
or Fax: (405) 703-2579.

Each name listed below must be an authorized signer on the account.

Date: _____ Member #: _____

Name: _____

Joint Owner Name: _____

Address: _____

City, State, Zip: _____

Home Phone: _____

Work Phone: _____

Email: _____

I agree by the use of **Flightline, Mobile Banking** or **TARA** to be bound by the terms contained in the attached Agreement/Disclosure statement. I understand that transfers performed after business hours will be posted as the next day's business. I understand that if I disclose my password to anyone, they will have access to all accounts identified with my account number. I request a confidential **Flightline/ Mobile Banking** password/**TARA** PIN for the account listed above. I understand that this password/ PIN is not to be revealed to anyone and to further safeguard the password/PIN in every way possible from unauthorized users. I agree that I am responsible for information obtained and/or transactions performed through the use of **Flightline, Mobile Banking** or **TARA**. Check with your cell phone carrier for any charges that may apply to using mobile banking services.

Signature x: _____

CREDIT UNION USE ONLY

Date: _____ Comments: _____

[] App [] TD By: _____

Agreement and Disclosure

This agreement contains the rules which govern access to your account(s) with using Flightline (online remote access), Mobile Banking (access via mobile device) or TARA (audio response system). Please read these disclosures carefully. By completing and signing the application, you are applying for an FAA Credit Union confidential password for use with the Flightline and Mobile Banking remote access system, and a PIN to be used with the TARA audio response system.

You understand that you cannot use Flightline/Mobile Banking/TARA without a password/PIN, that you must apply for it in writing and that the credit union will not keep a record of it. It is your understanding that the password/PIN may be used for: transfers between your accounts, information regarding your accounts, check withdrawals made out in your name on your accounts (except Individual Retirement Accounts and Certificates of Deposit) and for such other transactions as may become available, of which this agreement is made a part by reference. You are responsible for the safekeeping of the password/PIN and for all transactions completed by use of Flightline/Mobile Banking/TARA.

You will notify the credit union immediately and send written confirmation if your password/PIN is disclosed to anyone other than a joint owner of your account. If you disclose the password/PIN to anyone, however, you understand that you have given them access to your account via Flightline/Mobile Banking/TARA and that you are responsible for such transactions.

You further understand that the password/PIN is not transferable and you will not disclose the password/PIN or permit any unauthorized use thereof.

If you default on any amounts you owe under this agreement you agree to pay any and all attorney fees and collection costs incurred by the credit union to the extent allowed by law. Additional charges may be applied by your mobile phone provider for use of mobile or text banking. Please check with them for additional information.

Tell us at once if you believe your password/PIN has been used by an unauthorized party or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account. If you tell us within two (2) business days, you can lose no more than \$50 if someone used your password/PIN without permission.

If you do not tell us within two (2) business days after you learn of the loss or unauthorized use of your password/PIN and we can prove that we could have stopped someone from using your password/PIN without your permission if you had told us, you could lose as much as \$500.

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, you may not get back any money you lost after sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time.

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

If you believe that your password/PIN has been lost or stolen, or that someone has withdrawn or may withdraw money for your account without your permission, call (405) 682-1990, (800) 448-1990, or write: FAA Credit Union, Attn: Member Service, P.O. Box 26406, Oklahoma City, OK 73126.

You understand that the credit union reserves the right to discontinue access to Flightline/Mobile Banking/TARA without notice and will not be liable for failure to honor any transactions.

Amendments to this agreement may be provided to you, in accordance with applicable laws, without restatement of the terms. The use of Flightline/Mobile Banking/TARA is subject to such other terms, conditions, and requirements as the credit union may establish from time to time. The credit union must give a 21 day notice if it makes any changes in this agreement.

Transactions made through Flightline/Mobile Banking/TARA are binding on the credit union only after verification by the credit union. Transactions after the normal business hours each day may be posted to the appropriate accounts on the next business day after the date of such transactions. The total dollar amount of transactions via Flightline/Mobile Banking/TARA is subject to limits set by the credit union and sufficient verified funds must be available to satisfy transaction instructions.

During any month, you may not make more than six withdrawals or transfers from your share savings account to another credit union account of yours or to a third party by means of a pre-authorized, automatic, or computer transfer, telephonic

instruction, 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.

As with any credit union transaction, we may limit the withdrawal amount to correctly collected balances, and all deposits are accepted on a provisional basis subject to collection.

The credit union reserves the right to impose service charges at a future date after giving you notice of such service charges.

Flightline/Mobile Banking/TARA will be available for your convenience 24 hours a day, 365 days a year, with minor interruptions for end-of-day in-house processing. If you use any of these services in a particular month or if you have a checking account, the credit union will mail you a statement for that particular months transactions.

Information concerning your share or loan account will be given to third parties only: A) in order to comply with the order of a government agency or court; B) if you give us your written permission; or C) when it's necessary to complete the electronic transfer into your account.

If we do not complete a transfer to your account in time or for 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: A) if circumstances beyond our control (such as fire or flood) prevent the transfer despite reasonable precautions we have taken; B) if the party sending us the deposit either fails to generate the correct amount on time; or C) if, through no fault of ours, you do not have enough money in your account to make the transfer. There may be other exceptions stated in our agreement with you.

In case of error or questions about your electronic transfer, telephone us at (405) 682-1990, (800) 448-1990 or write: FAA Credit Union, P.O. Box 26406, Oklahoma City, OK 73126 as soon as possible. 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 in which the problem or error appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about and explain it as clearly as you can and why you believe it is an error or why you need additional information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require you send us your complaint or question in writing within 10 business days.

Error Resolution Notice

We will determine whether an error occurred within 10 business days (5 business days if the transfer involved a point-of-sale transaction and 20 business days if the transfer involved a new account) after we hear from you and will correct any errors 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 (5 business days if the transfer involved a point-of-sale transaction and 20 business days if the transfer involved a new account) for the amount you think is in error so that you will have 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. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer.

We will tell you the result within 3 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.