

FCU Bill Pay Application

Login: _____

Temp Password: abc#5

Name: _____

Last 4 digits of _____

SSN: _____

Account#: _____

Email _____

Home Address: _____

City _____

State and Zip _____

Contact Phone # _____

Home

Work

Cell

I have a checking account with Freestone Credit Union and I hereby apply for access to the FCU Bill Pay electronic bill payment service. In signing this application, I agree that use of this account shall be governed by the term, conditions, and disclosures of the Freestone Credit Union.

X _____

Signature



Email: fcu@freestonecu.com

Web page: <http://www.freestonecu.org>

Error Resolution Disclosure

In case of errors or questions about your electronic transfers, telephone us at: 254-739-2594 or 800-737-8440

Or write to us at:

Freestone Credit Union

P.O. Box 210

Teague, Texas 75860

Business Days: Monday-Friday

Excluding Federal Holidays

As soon as you can, if you think your statement or transaction receipt is wrong, or if you need more information about a transfer listed on the statement receipt. We must hear from you no later than sixty (60) days after we send the FIRST statement on 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 as clearly as you can why you believe it is in 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 ten (10) business days. We may also require you to put your complaint or question into the form of a sworn affidavit by which you state that wrongful activity has occurred or may occur.

We will tell you the results of our investigation within ten (10) business days (20 business days if the transfer involved a new account.) after we hear from you, and we will correct any error promptly. If we need more time, however, we may take up to forty-five (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 re-credit your account within ten (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 ten (10) business days, we may not re-credit your account. An account is considered a new account for 30 days after the first deposit is made, if you are a new member.

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.

FREESTONE CREDIT UNION

FCU Bill Pay Application



Pay your bills from anywhere!

Use FCU Bill Pay from our Web Page
<http://www.freestonecu.org>

24 Hours a day-7 Days a week!

Here's How It Works...

Freestone Credit Union is proud to announce the introduction of electronic bill pay to our checking account members. This service is available through our web page at the following address:

<http://freestonecu.org>

...Click on the *Internet Banking Services* button, then the *Log on to FCU Bill Pay* button.

In order to initiate this service, please complete this application and return to Freestone Credit Union. A login as well as a temporary password will then be assigned to you. At the time of your initial transaction you will be asked to change this password to a series of numbers, letters, and special characters containing no less than four and no more than seventeen characters which will be known only to yourself. **DO NOT GIVE YOUR USERNAME AND PASSWORD TO ANYONE.** Only you (or anyone who has access to this password) may change this password at anytime. If you forget your password, let us know. We can help. You will have several other security measures to complete your setup and to protect your account. You must read and accept our terms and agreements to use FCU Bill Pay.

This service is made available at **NO CHARGE** to our checking account members. All you need is a computer, access to the internet, and a checking account at Freestone Credit Union.

Sign Up Today!

FCU Bill Pay is an easy-to-use electronic bill payment service that enables you to pay anyone you choose, 24 hours a day, 7 days a week—all from the comfort of your home, office, or anywhere you have a computer with internet access!!

Access to your online bill pay account has been enhanced with a higher level of security through the use of Risked Based Authentication (RBA).

Your Login: _____

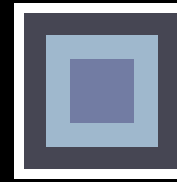
Your Temporary Password:

abc#5

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.



National Credit Union Administration, a U.S. Government Agency.



FCU BILL PAY



We are here to help with all your financial needs.



AMERICA'S
CREDIT UNIONS