


Here's How It Works




Some of the benefits for signing up with PC Banking Include:

Account Alerts-Notifies you via email or text message of balances, transactions, checks that have cleared, and when your loan payments are due. 

Order Checks-You can have access to Deluxe and Harland Clarke check ordering companies to re-order checks and other products.

Newsletters-Access the Freestone Credit Union newsletters any time!

TXT Banking-Use your cell phone to get balances, do transfers, account history, and much more via text message. 



With PC Banking you can access your account anywhere you have an internet connection.

Freestone Credit Union is proud to announce the introduction of electronic Home Banking to our checking account customers. This service is available thru our web page at the following address: <http://www.freestonecu.org> ...Click on *Internet Banking Services*, then on *PC Banking Logon*.

In order to initiate this service, please complete this application and return to Freestone Credit Union. 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 and/or letters containing no less than four and no more than eight characters which will be known only to yourself. DO NOT GIVE YOUR USER NAME 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.

This is a secure link with no outside contact to our internal computers. We will update all balances at least twice each work day. Requested transfers will automatically be e-mailed to the credit union office for processing. Transactions will be confirmed by a transaction receipt mailed to your statement address. Payees are identified on all ATM/Debit Card transactions.

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

Phone: 254-739-2594

Fax: 254-739-3371

Email: fcu@freestonecu.com

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

Error Resolution Disclosure

Application

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, TX 75860

Business Days: Monday through 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 or 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.

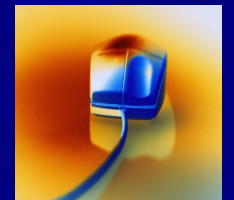
We will tell you the results of our investigation within ten (10) business days (20 business days if the transfer involved a new account) after we hear from you, and we will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (90 days if the transfer involved 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.



PC Home Banking Application

Your Money At Your Fingertips



Access Your Account for Free Online!

[Http://www.freestonecu.org](http://www.freestonecu.org)

24
Hours a Day
7 Days a Week

Phone: 254-739-2594

Fax: 254-739-3371

Email: fcu@freestonecu.com

PC Home Banking Application

Name: _____

Account# _____

Email: _____

Home Address _____

City State & Zip _____

Phone Numbers

_____ Home

_____ Cell

_____ Work

I hereby apply for access to Freestone Credit Union's PC banking program to access my account at the credit union. In signing this application, I agree that use of this account shall be governed by the terms, conditions, and disclosures of the Freestone Credit Union.

X _____

Signature of Account Owner

Freestone Credit Union



Want a *Greener* Mailbox?

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***Email notifications sent right to your email address when a new statement is available**

***Added protection for you against identity theft**

***Get up to a .25% deduction from the APR on your next loan**



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for 24 hr 7day

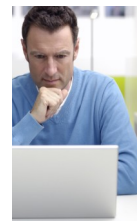
a week access to your account!

<http://www.freestoneccu.org>

PC Home Banking, Your FCU

MasterCard Online, Rates, Member News & Information,

Kelley Blue Book & NADA Auto Values , Credit Reports, and more!



1 ALL YOUR ACCOUNT BALANCES AT A GLANCE

VIEW 3 MONTHS

TRANSACTION HISTORY

3 SEARCH PAID CHECKS & PRINT COPIES

MAKE TRANSFERS

BETWEEN ACCOUNTS/ LOAN PAYMENTS

5 CHANGE PASSWORDS AT ANYTIME

BEST OF ALL IT'S *FREE*

