

Application for PC Home Banking & Mobile Banking

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 and/or Bill Pay e-Plus 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

Would you like to sign up for E-Statements?

____ Yes ____ No (Please Initial)

Would you like to sign up for E-Notices?

____ Yes ____ No (Please Initial)

Teller Initials



Here's How It Works

Step 1: Sign up for PC Home Banking by completing this form and turning it in at one of our branches. A temporary password will be assigned to you. Your temporary Login ID is your account number.

Step 2: Go to our website www.FreestoneCU.org and click on **Internet Banking Services**, then click on **PC Banking Login**. This is a secure link with real-time access and transaction processing.

Step 3: Set-up your security questions and answers, as well as, your **confidence word**. Your confidence word will be displayed each time that you login on a computer.

**Your Temporary LOGIN ID is
Your Account Number
Temporary PASSWORD:**

Step 4: At the time of your initial login you will be asked to **change the temporary password** to a series of letters and numbers containing no less than eight characters, one capital letter, one lower case letter and one number, which will be known only to yourself.

Step 5: Change your **Login ID**. You can use a word or a combination of letters and numbers. You can change your Login ID, password, or email address at any time by clicking on the **Services tab** in PC Home Banking.

DO NOT GIVE YOUR LOGIN ID OR PASSWORD TO ANYONE. Only you (or anyone who has access to this information) may make changes at any time. If you forget your login id or password, let us know. We can help.

Transactions will be confirmed by a transaction receipt mailed to your statement address. Payees are identified on all ACH/ATM/Debit Card transactions.

This service is made available at NO CHARGE to our members. All you need is a computer and access to the internet.

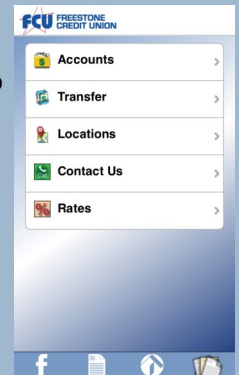


Setting up the FCU Mobile Banking App

After you have completed setting up your PC Home Banking, download our Freestone Credit Union App for your IOS (iPhone, iPad) or Android device from the appropriate App store.



Tap on the Icon to open the app. You will see an initial splash screen showing our logo. After a moment or two, you will be taken to the main menu.



Click on the **Accounts tab** to log in. The Login ID and password are the same as you use on PC Banking.

Now you should be able to see any accounts that you have here with the credit union.

Transfers: To transfer money between *your* accounts, just click the **Transfer tab**. At this time it is not possible to transfer to another member's account via the App.

Locations: A quick way for you to find the locations of FCU branches and/or ATMs is to click on the **Locations tab**.

If you experience any difficulties operating the FCU App, please contact us at 254-739-2594. We are happy to help you stay connected.



eStatements - provide online access to your account statements for 36 months.

eNotices - Your everyday Transaction receipts can now be sent to you via eNotice.

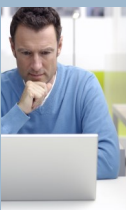
Bill Pay e-Plus

- No checks. No stamps.
- All of your bills paid in minutes.
- Easy online review of pending and processed payments.
- Private and secure.
- Extended customer service hours and Live Chat.
- Available to members with an active checking account.



Money Desktop
Personal Financial Management

- View spending and savings habits at a glance.
- Easily create a budget.
- Manage all of your financial information in one place.
- Plan so you can achieve your financial goals



*And of course,
this service is FREE!*



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, 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.



Application for PC Home Banking & Mobile Banking

*Your Money At Your
Fingertips & On the Go*



**Access Your Account for
Free Online!
Anytime • Anywhere**
<http://www.freestonecu.org>

24 Hours a Day
7 Days a Week
365 Days a Year

Phone: 254-739-2594
Fax: 254-739-3371
Email: fcu@freestonecu.com