

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 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 Banking by completing this form and turning it in at one of our branches. A temporary password will be assigned to you. Your login 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 above where you enter your password.

Step 4: At the time of your initial transaction you will be asked to change the temporary password to a series of numbers and/or letters containing no less than seven 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 any time. If you forget your password, let us know. We can help.

Step 5: You can change your password or email address at any time by clicking on the Services tab in PC Banking.

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

LOGIN ID is Account Number

Temporary Password:



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.



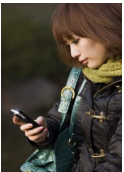
Money Desktop
Personal Financial Management

- 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!**

- 1 ALL YOUR ACCOUNT
BALANCES AT A GLANCE
VIEW 3 MONTHS
- 2 TRANSACTION HISTORY
- 3 SEARCH PAID CHECKS
& PRINT COPIES
- 4 MAKE INSTANT TRANSFERS
BETWEEN ACCOUNTS /
LOAN PAYMENTS
- 5 CHANGE PASSWORDS
AT ANYTIME
- 6 RECEIVE ACCOUNT ALERTS
VIA EMAIL OR TEXT MESSAGE.
- 7 NEWS LETTERS—ACCESS THE
FREESTONE CREDIT UNION
- 8 MOBILE APPS! -
CHECK YOUR BALANCE,
MAKE PAYMENTS,
TRANSFER FUNDS
- 9 BEST OF ALL IT'S **FREE**



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



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.



PC Home Banking Application

Your Money At
Your Fingertips



Access Your Account for
Free Online!

<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