



102 Motor Parkway, Hauppauge NY

Phone: (631) 698-7000 Web: www.teachersfcu.org

Mail: P. O. Box 9005, Smithtown NY 11787

Please complete this application Online.

Fill out online by typing in the fields below; then print this application. This insures that your PIN and Password will be correctly entered into our system, particularly when using alpha-numeric characters or case-sensitive letters. Follow the instructions below and return or mail the completed application to any TFCU office.

DO NOT E-MAIL THIS APPLICATION BACK TO US. WE WILL NOT PROCESS E-MAILED APPLICATIONS TO INSURE THE INTEGRITY AND SECURITY OF YOUR PERSONAL AND FINANCIAL ACCOUNTS AND INFORMATION.

Please use the PRINT button at the bottom to print this application when completed.

This application refers to Teachers Federal Credit Union's Disclosure of Information regarding Electronic Services, which is provided as a hyperlink within the contents of the document below.

By my signature below, I hereby apply to Teachers Federal Credit Union to issue to me a confidential Personal Identification Number (PIN) written below for use with the Telephone Banking System and a Password for Online Banking System; and, acknowledge that, I am responsible for the safekeeping of my PIN and Password and all transactions by the use of the system. I understand that my PIN and Password are not transferable; and, I will not disclose the PIN or permit any unauthorized uses thereof. However, if I disclose my PIN to anyone, I understand that I have given that person access to my account, via these systems; and, that I am responsible for any transactions conducted via same. I further agree to notify Teachers Federal Credit Union immediately and send written confirmation if my PIN is disclosed to anyone who is not authorized to access or use my accounts. I understand that Teachers Federal Credit Union reserves the right to discontinue access to these systems without notice and will not be liable for failure to honor transactions on these systems. I further understand that Teachers Federal Credit Union reserves the right to implement charges for transactions on these systems. I understand that transactions are effective at the time they are made; and, that the systems are available during the hours specified. I understand that the total dollar amount of transactions via these systems is subject to limits set by the Credit Union; and, sufficient verified funds must be available to satisfy my transaction instructions. All quoted balances are available balances and do not include items that have not cleared. I agree to the terms and conditions stated above. I have read the Disclosure of Information pertaining to Teachers Federal Credit Union's Electronic Funds System and agree to the rules and regulations disclosed therein; and, have obtained a copy of same.

PLEASE COMPLETE THIS APPLICATION ONLINE BY TYPING IN BOXES, THEN PRINT AND SIGN. FIELDS BORDERED RED ARE REQUIRED.

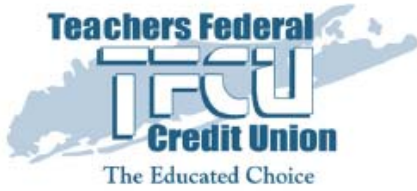
Name:	
Address:	
City:	
State:	
Zip Code:	
Phone:	
E-Mail:	
Member Number:	
Signature:	
Date:	
Telephone Banking PIN:	
Online Banking Password:	

Your Online Banking Password must be between four and ten characters using case-sensitive letters, numbers and symbols.

Your Telephone Banking PIN must be between four and ten digits (Numbers Only).

Please activate the following Telephone Banking PIN and Online Banking Password. I realize that it is my responsibility to remember my Telephone Banking PIN and Online Banking Password; and, that the credit union will destroy all records of this log in information. I understand that within five (5) business days they will be activated which will enable me to utilize Teachers Federal Credit Union Online Banking and Telephone Banking systems.

Return to:
Teachers Federal Credit Union
P.O. Box 9005
Smithtown, New York 11787
ATT: CATT



102 Motor Parkway, Hauppauge NY

Phone: (631) 698-7000 Web: www.teachersfcu.org

Mail: P. O. Box 9005, Smithtown NY 11787

Teachers Federal Credit Union Disclosure of Information for Electronic Transfer Services

Please print this disclosure by using your browsers printer services

DEFINITIONS

"YOU" and "YOUR" mean each person who has signed the Online Banking/Telephone Banking Agreement or who use the systems with your consent. "WE," "US," and "OUR" mean Teachers Federal Credit Union whom you applied to for this service. "ACCOUNT" means each and all of your accounts for which you may use the service. "PIN" means your Personal Identification Number. "TRANSACTION" means a withdrawal inquiry or transfer of money by use of these systems. "SYSTEMS" refers to both Online Banking and Audio Response Systems.

GENERAL AGREEMENT

You agree that the transactions made through these systems are subject to any other applicable rules or regulations and to any other agreements between us. We may add services or make other changes in this agreement by written notice mailed to you at the most recent address on our records for this account.

BUSINESS DAYS

The Credit Union's business days are defined as Monday through Friday. Holidays are excluded.

PASSWORD AND PERSONAL IDENTIFICATION NUMBER (PIN)

You will be choosing your Password and Personal Identification Number (PIN) when you submit your application. You may choose up to a ten (10) digit number for your Telephone Banking PIN and up to a ten (10) character combination of case-sensitive letters, numbers, and symbols for your Online Banking Password. To ensure the safety of your account, DO NOT record your PIN or your Password in an area that an unauthorized person could have access to or divulge it to anyone. It is your responsibility to keep your PINs and/or Passwords secure to prevent fraudulent transactions on your account. If you forget your Telephone Banking PIN or Online Banking Password, you must re-submit your application.

HOW TO ACCESS OUR SYSTEMS

Your Telephone Banking PIN functions as your password for the Telephone Banking System, and your Online Banking Password for the Online Banking System. The Online Banking System resides at internet address: <http://www.teachersfcu.org>. The Telephone Banking System can be reached by dialing (631) 698-7000 or (800) 341-4333 from outside the 631, 212, 718, 516, and 914 area codes.

TRANSACTIONS

You may use the systems to access the following information:

- Current and Available Account Balance
- Listing of Your Accounts
- Loan Payment Amount and Next Due Date
- Check withdrawal with payment generated to yourself and mailing to your residence
- To transfer funds between accounts within the same member profile and transfer to other accounts
- Cleared Share Drafts
- Current Rates
- Interest and Dividend Information
- Payroll Information
- Loan Application Status
- Estimated Loan Payments
- Tax Information
- Changing Your Password

We reserve the right to add, delete, and modify these services.

WITHDRAWALS

You may make check withdrawals on the system up to limits established by the Credit Union providing your account balance has available funds. Check withdrawals are mailed the next business day, payable to the basic member and mailed to the address of record.

OVERDRAFTS

Unless you have a line of credit agreement to cover overdrafts on your Share Draft Account, you agree not to create an overdraft. If an overdraft does occur, you may be liable for court costs and attorney's fees, as allowed by law. We can offset any overdraft you create without your permission against any other deposit account you have with us.

TRANSFERS

Transfers made from Share Savings Accounts or Money Market Accounts are subject to Regulation D restrictions. Regulation D restricts the number of electronic transfers made from each account. Electronic transfers are limited to six (6) per month from the Share Savings Account. Money Market accounts are limited to six (6) transfers per month including transfers made by draft. We define a one (1) month period as those days included in your statement cycle.

TERMINATION

Use of the Systems may be terminated or restricted at any time without notice. You may terminate this agreement at any time by giving written notice to the Credit Union. We can shut down the Systems without advance notice to you.