

ACCOUNT #

SOCIAL SECURITY #

NAME

ADDRESS

PHONE

E-MAIL (HOME)

E-MAIL (WORK)

PLEASE CHECK ALL SERVICES YOU ARE APPLYING FOR:

- ONLINE BANKING
- BILL PAYER
- ACCOUNT E-STATEMENT
- CREDIT CARD E-STATEMENT

I AGREE THAT I HAVE RECEIVED AND READ THE FOLLOWING DISCLOSURES AND POLICIES FOR ONLINE SERVICES:

- FLEXteller Agreement/Disclosure
- Electronic Transfer Disclosure
- Truth and Savings Disclosure
- Privacy Policy
- Bill Payer Fee Schedule
- E-Statement Disclosure

I am in agreement with the above disclosures and policies. Please activate all online services selected above.

MEMBER SIGNATURE

OFFICE USE ONLY
Temporary Username/Password

**DISCOVER THE CONVENIENCE OF
ON-LINE BANKING IN THE
COMFORT OF YOUR HOME!**

- Apply for any WRCU loan on-line
- Transfer funds electronically between your accounts
- Transfer funds to or from accounts of another member on which you are a joint owner
- Transfer electronically to pay loans at WRCU
- Obtain account balances and transaction history
- Obtain copies of cancelled checks, some checks may not appear (call an associate for a copy of these items)
- Obtain interest paid on loans and/or dividends earned
- Change your online banking User Name & Password
- Withdraw funds from savings, checking and clubs in the form of a check
- Verify outstanding Share Draft items
- View pending ACH items

To access Online Banking
Log on to www.whiterosecu.com
Click on Member Login

To sign on the first time, you will need to use the temporary User Name and Password below. The system will then require you to set-up your personal password. You will need to key at least 6 letter and/or numeric "case sensitive" characters. You can change your User Name at any time after your initial login.

Temporary Username/Password



www.whiterosecu.com



ONLINE SERVICES

Now you can access your accounts 24 hours a day.

INTRODUCTION:

This Agreement between you and White Rose Credit Union governs the use of our FLEXteller. In this Agreement, "you" and "your" refer to the member and joint owner or authorized user of the member's account(s). "We", "us", "Credit Union" and "WRCU" refer to White Rose Credit Union.

These terms and conditions are in addition to those that apply to any accounts you have with us or any other services you obtain from us. When you use our FLEXteller or authorize others to use it, you agree to the terms and conditions of this agreement. We have the right to change this agreement at our sole discretion. If from time to time the Credit Union amends this agreement, you will be notified on line and/or by mail. When you apply to access your account(s) via FLEXteller, we will provide you with an Online Home Banking (FLEXteller) Agreement/Disclosure. A printed copy of this disclosure may also be obtained from our web site at (www.whiterosecu.com)

You will need a computer, an email account, internet service with a compliant browser software to use FLEXteller. The installation, maintenance, and operation of those items are your responsibility. We are not responsible for any errors or failures of your computer equipment or Internet connection software.

ACCOUNT ACCESS:

Any account owner who has the User Name and Password or any person to whom you or your joint owner have given the User Name and Password is an authorized user of your account(s) and can conduct any transaction on your account(s) that you can conduct yourself. You are responsible for all transactions authorized users make; whether or not they stay within the scope of permission you give them to use your account(s). You may customize both User Name and Password. When you customize your User Name and Password, choose a User Name and Password that you can remember easily, but not a User Name and Password that can be easily guessed by others, such as your birthday or your phone number. Do not write your User Name and Password near your computer or in other locations where it can be easily found and identified by others. You agree not to disclose or otherwise make your User Name and Password available to anyone not authorized to sign on your account(s). The only way to stop an authorized user from

accessing your account(s) is for you to go online and choose another User Name and Password known only to you or contact the credit union to deactivate FLEXteller on your account(s).

BUSINESS DAYS/HOURS OF OPERATIONS:

Our FLEXteller services are generally available 24 hours a day, 7 days a week. However, we only process transactions and update information on business days. Our business days are Monday through Friday, except holidays. The system may be temporarily unavailable for brief periods of maintenance, upgrades or in emergency situations.

LIABILITY FOR FAILURE TO MAKE PAYMENTS OR TRANSFERS:

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement(s) with you, we will be liable for your actual losses. However, there are some exceptions. We will NOT be liable for instance:

If through no fault of ours, you do not have adequate funds in your account to complete a transaction, your account is closed, or the transaction amount would exceed your credit limit on your line of credit, if applicable. If you used the wrong User Name and Password or you have not properly followed any applicable computer, Internet Access, or Credit Union user instruction(s) for making a transaction.

If any payment or transfer would go over the credit limit of any account. If your equipment/software was not working properly and the breakdown should have been apparent to you when you attempted the transaction.

If you have not given us a complete, correct or current account number or other identifying information that we, a merchant or other institution can properly credit your account or otherwise complete the transaction.

If the money in your account becomes subject to a court order, administrative hold, legal process or other claims restricting the transactions.

If circumstances beyond our control (such as fire, flood, power outage, telecommunication outage, equipment failure, etc.) prevent the transfer, despite reasonable precautions that we have taken. If there are other exceptions as established by the Credit Union from time to time.

In no event will we incur liability for any consequential, special, punitive or indirect loss or damage whether or not any claim for such damages is based on tort or contract or if we knew or should have known the likelihood of such damages in any circumstances.

LIABILITY:

You agree not to use FLEXteller for illegal purposes, to transmit threatening, obscene or harassing materials, or to interfere with or disrupt other networks services/ network equipment. A disruption includes, but is not limited to, distribution of unsolicited advertising or chain letters, propagation of computer worms or viruses, and using the network to make unauthorized entry into any other machine accessible via the network.

YOUR LIABILITY FOR UNAUTHORIZED TRANSACTIONS:

By accepting this agreement, you acknowledge that you have received WRCU Agreement/Disclosure(s), which have previously been provided to you. If you believe there has been an unauthorized transaction from your account or if your FLEXteller User Name and Password has been compromised, tell us AT ONCE. If you tell us within two (2) Business Days after you learn of an unauthorized transaction, you can lose no more than \$50 if someone made a transaction without your permission. However, if you do not tell us within two business days after you discover the unauthorized transactions(s) and we could have stopped the unauthorized transaction(s) if you had told us, you could lose as much as \$500. Also, if your account statement shows transactions that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was provided to you, you may be liable for the full amount of loss.

HOW TO NOTIFY US IN THE EVENT OF AN UNAUTHORIZED TRANSACTION:

If you believe your User Name and Password has been lost, stolen or compromised you should change your User Name and Password on FLEXteller. Additionally, you should call our member service representatives during regular business hours at (888) 755-9773. If someone has transferred or may have transferred money from your account without your permission, call (888) 755-9773 during regular business hours or write:

White Rose Credit Union
C/o EFT Unauthorized Transaction
3498 Industrial Dr.
York, PA 17402

SUSPENSION OF PRIVILEGES:

We may at any time, and in our sole discretion, limit or cancel FLEXteller services. FLEXteller remains the exclusive property of WRCU and can be revoked at any time.

FEES:

There are no fees for FLEXteller other than the previously disclosed fees in our fee schedule. You may access our fee schedule through our web site. (www.whiterosecu.com)

DOCUMENTATION OF TRANSACTIONS:

You will continue to receive a monthly or quarterly (depending on the types of accounts you have) account statement by regular mail and/or e-mail detailing all of your transactions and charges, which are posted during a statement period.

BILL PAYER FEE SCHEDULE:

Bill Payer is a free service. A \$5.00 fee will be charged for inactivity after 3 months of no use.

Bill Payer fees are automatically deducted from your share draft account at the beginning of the following month.

Stop Payment fees: Refer to the current fee schedule for fees, however we cannot guarantee the stop payment will take place since some bills are paid electronically.

E-STATEMENT DISCLAIMER:

By signing this document, I agree to receive my White Rose CU statements electronically for the account(s) listed. I understand that I must provide a valid and current e-mail address at all times in order to continue to receive E-Statements, otherwise, I may be charged a return mail fee. Once your account has been established, we will e-mail you a confirmation.



Our website has the answers to many of your questions. Look for more features that may be available in the future!

- ON-LINE BANKING
 - BILL PAYER
 - E-STATEMENTS
- MOBILE BANKING
- ON-LINE LOAN APPLICATIONS
 - Available Fall 2014
- FEE SCHEDULES
- ACCOUNT DESCRIPTIONS
- PRIVACY POLICY
- OFFICE LOCATIONS
- CERTIFICATE AND LENDING RATES
- SURCHARGE FREE ATM LOCATIONS
- SEND E-MAIL MESSAGES