United Neighbors Federal Credit Union

Online Home Banking Disclosure and Consent Form

By signing below, you agree to accept the disclosures and terms listed below. You also agree and accept the Online Home Banking Agreement that is attached.

1. United Neighbors FCU's online home banking is a batch site, which is not tied directly to the Credit Union's main system. Transactions done on the online site are downloaded and uploaded twice a day, Monday through Friday. No downloads/uploads are done on Saturday, Sunday and Holidays when the Credit Union is closed. Transactions done online are not instantly updated and are subject to the transmission schedule posted below:

   Download & Upload times Monday thru Friday
   Times are approximate and dependent upon Internet availability
   8:45 A.M. - 2:45 P.M. Times are subject to future change

2. All fees that are applicable to other transactions accounts (i.e. insufficient funds charges, returned check charges, ACH rejection fee, etc.) are also applicable to the Online Home Banking Program.

3. I understand that the initial password is the last four digits of my social security number and that I have the ability to change it to a password of my choice by accessing the Password option on the Online Menu.

4. United Neighbors FCU reserves the right to rescind online privileges.

I have read the above stipulations and transmissions schedule and understand and agree to the conditions and procedures regarding the United Neighbors FCU's Online Home Banking Program. I have also read and accept the disclosure in the Online Home Banking Agreement. I would like to set up the following account numbers for this product:

_____ _____ _____ _____

I would also like to link the following account numbers in order to transfer money from one account to another.

_____ _____ // _____ _____
Account from Account to Account from Account to

_____ _____ _____
MEMBER'S SIGNATURE E-MAIL ADDRESS DATE

Mail form to: United Neighbors FCU
72 Riverside Drive
Deferiet, NY 13628

United Neighbors FCU
144 Eastern Blvd
Watertown, NY 13601

or Bring into Deferiet or Watertown office.

Credit Union Staff Only: Entered into system _____ _____
Initials Date