

JACKSON AREA FEDERAL CREDIT UNION
“TOTAL TELLER” AGREEMENT

Name _____

Address _____

Telephone _____

Social Security # _____

Employment _____

Work Telephone _____

IT IS AGREED THAT:

1. In this Agreement the words “you” and “your” mean each person who signs this Agreement. The words “we,” “us” and “our,” mean Jackson Area Federal Credit Union. The word “PIN” means your personal identification number. The word “System” means the Total Teller System. The word “Account” means those accounts with us which you may access by use of your PIN and the System. The System is an electronically automated system that may be accessed by a telephonic device (Total Teller).

2. By signing this Agreement, you acknowledge that you have assigned your own PIN, which may be assigned by touchtone phone. You must have a PIN to use our System. You understand that we do not know your PIN and you agree that you will be responsible for all transfers made by anyone who uses your PIN. You agree that any transaction made by the use of any PIN number is a transaction authorized by you as if you appeared in person at the credit union to make such a transaction.

3. You will be responsible for all unauthorized transfers made from your Account by use of your PIN with the System, subject to the limitations contained in applicable Federal Law.

4. You will tell us at once if you believe your PIN has been discovered by some unauthorized person. The fastest way to notify us is to telephone us at either: (601) 922-7055 or 1-800-273-5186 (Nationwide).

5. We may terminate or cancel the use of your PIN with the System at any time. We may give you notice of termination or cancellation, but we are not obligated to do so. Your PIN may not be used with the System after we terminate or cancel, and you will discontinue its use immediately. You may terminate or cancel the use of your PIN with the system by giving a written notice and returning the card(s) to us at P.O. Box 1403, Jackson, MS 39215. Your written notice of termination or cancellation will become effective not later than the end of the first business day following our actual receipt of your notice. The termination or cancellation of the use of your PIN with the System will not affect the liability incurred by you prior to termination or cancellation.

6. You must maintain our minimum share balance requirement in order to use your PIN with the System and you agree to return all cards should you close your account.

7. Except as changed by this Agreement, transactions initiated by the use of your PIN with the System are subject to the rules and agreements covering your Accounts with us and this Agreement is made part of and supplemental to those rules and agreements. You agree that disclosures and agreements previously issued to you on all accounts remain in effect along with this Agreement, except to the extent changed in this Agreement.

8. You will pay any charges that may be approved by our Board of Directors for the use of your PIN or the System. All approved charges will be paid in advance on the anniversary date of this Agreement and may, at our option, be charged against any account which may be accessed by use of your PIN. These charges will not be refunded nor prorated.

9. You understand that your PIN when used with the System may be used to, among other things, transfer funds between certain Accounts, withdraw funds from certain Accounts, make advances under certain Accounts and make payments to certain Accounts. The limitations, service fees, dollar amount and frequency or transfers are specified in the disclosure accompanying this Agreement. For any Total Teller transaction which initiates a withdrawal or loan advance, the proceeds of which are to be sent to you, we will mail (usually within two business days following the request) the sum requested, by way of a draft made payable to you, to the most recent mailing address we have for you.

10. Your PIN will be used only for the type of transactions and to have access to only those Accounts that we have approved in advance. If through some error the use of your PIN with the System permits you to withdraw funds from an account that you should not be allowed to use, we may charge the amount involved to an Account that you can use.

11. Your PIN may not be used to overdraw any Account. If you do use your PIN to overdraw an Account or through some error the System permits you to withdraw funds from an account that you should not be allowed to use, then you will owe us that amount (plus any service charge) immediately and we may, without having to tell you, either take what you owe us from any account you have with us or, if you have a loan with us, treat the amount overdrawn as a request for a loan advance. If the amount you owe us is not paid, we will be entitled to recover that amount along with any costs we incur in collecting it, including reasonable attorney's fees.

12. We have no obligation to monitor how your PIN is used or to notify you if we notice any unusual activity with regards to any of your Accounts which may be accessed by use of your PIN. If we do, however, notice unusual use of your PIN, we may try to contact you to verify the transactions. If we do not reach you, for verification, we may choose to terminate or cancel the use of your PIN with the System. If we do in fact terminate the use of your PIN, you may contact us at our administrative office to request that they (it) be reactivated.

13. Even though we believe that the System will prove to be reliable, the system may not operate properly at all times. We, therefore, do not promise that the System will always be available for your use. You will not attempt to make a transfer when the System tells you or other circumstances give you reason to believe that the System is closed or is not operating properly due to a technical malfunction or is otherwise unable to initiate the transaction you desire.

14. This Agreement may be changed at any time by mailing a copy of any changes to your last statement address. Changes will be effective on the date that we mail them to you unless we are required, by Federal law, to give you advance notice. Your use of your PIN with the System after the effective date of any change will acknowledge your acceptance of it.

15. If we are forced to institute suit against you as a result of any breach by you in this Agreement or as a result of an overdraft, you agree to pay reasonable attorney's fees plus other costs if the amount of the debt exceeds \$300.00.

16. We can delay in enforcing any of our rights under this Agreement without losing them. The fact that we do not enforce our rights in one instance does not mean that we will not do so in another instance.

17. This Agreement and all transactions under this Agreement will be governed by Mississippi law and applicable Federal law.

18. You hereby acknowledge receipt of a copy of this Total Teller Agreement.

Member's Signature

Account Number

Date

THIS AGREEMENT IS NOT VALID UNTIL SIGNED AND RECEIVED BY JACKSON AREA FEDERAL CREDIT UNION.