

To Begin ...

You must read and sign the agreement and disclosure and return the signed agreement to the Credit Union, attention: MacLine Request. Before you can use MacLine, you must have a confidential Personal Identification Number. **Only you** will have this number, so don't lose it. Memorize it. Our staff will not have access to this information.

Please make MacLine accessible to me (us) so I (we) can use D.C. Teachers Federal Credit Union's MacLine system to make electronic transactions affecting my (our) regular share and checking accounts and my (our) loans including line-of-credit overdraft loan account, to make account inquiries, transfer funds and to obtain funds from these accounts in which case you will mail me (us) a check.

I agree to the terms of MacLine.

Credit Union Account #

Member Name (print)

Signature

Joint Owner Name (print)

Signature

Date

Member Address

Telephone (h) (w)

Social Security #

Complete, sign and mail to:
D.C. Teachers Federal Credit Union
MacLine Request
First Floor, Edmonds School Building
9th & D Streets, N.E.
Washington, D.C. 20002

For Office Use Only:
FULL FUNCTION

CU INITIALS / DATE

Disclosure — Electronic Funds Transfers

If the Credit Union fails to complete an Electronic Funds Transfer (EFT) to or from your account on time or in the correct amount according to our agreement with you, we will be liable for losses or damages. However, there are some exceptions:

1. If through no fault of ours, you do not have enough money in your account to make the "EFT".
2. MacLine was not working properly when you initiated the transfer.
3. Circumstances beyond our control (and/or external forces such as fire or flood) prevented the EFT, despite reasonable precautions that we had taken.
4. There may be other exceptions stated in the MacLine Disclosure of Terms and Conditions agreement.

We will disclose information to third parties about your account or transfer(s) you make:

1. Where it is necessary to complete a transfer.
2. In order to comply with the order of a government agency or court.
3. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant.
4. If you give us your written permission.

MacLine is accessible 24 hours a day, 7 days a week, exceptions being equipment maintenance or repair. Office telephone business hours are Monday through Thursday, 8:30 a.m. - 4:30 p.m. and Friday, 8:30 a.m. - 5:30 p.m., excluding holidays.

Details of every transfer initiated through the system will appear on your regular account statement. Transfers from regular shares/savings are limited to three (3) each month.

If your PIN is lost or stolen, and you notify us within two business days, you can lose no more than \$50. If you do NOT tell us within two business days after you learn of the loss or theft of your PIN, and we can prove we could have stopped someone from using it without your permission, you could lose as much as \$500.

In case of errors or questions about your electronic transfers, telephone us at 202-547-4800 or write us at the Edmonds School Bldg., First Floor, 9th & D Streets, N.E., Washington, D.C. 20002. If you think that your receipt or statement is wrong, or if you need more information regarding a transfer listed, we must hear from you no later than sixty (60) days after we sent you the first statement on which the problem or error appeared.

1. Provide us with your name and account number.
2. Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe it is an error, or the reason you need additional information.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days after we hear from you. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will recredit your account within 10 business days for the amount you think is in error. If we ask you to put your request in writing and we do not receive it within 10 business days, we may not recredit your account. If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

Disclosure of Terms and Conditions — Audio Response System

Before you can use the Audio Response System MacLine, you must read and agree to the following terms and conditions:

I understand that I cannot activate MacLine without a Personal Identification Number (PIN). I understand that I generate my own PIN (from 4 to 10 alpha or numeric digits) and that I may change my PIN at any time.

I understand that my PIN may be used for transfers within my account(s), balance inquiries, share withdrawals, available funds inquiries, and such other transactions as may become available.

I am responsible for the safekeeping of my PIN and understand that my PIN is not transferable, and I will not disclose the PIN or permit any unauthorized use thereof.

I will notify the Credit Union immediately and send written confirmation if my PIN is obtained by anyone other than a joint owner on my account. If I disclose my PIN to anyone, I understand that I have given them access to my account(s) via MacLine and accept responsibility for any such transactions.

I waive all present and future claims against the Credit Union and release said Credit Union from all responsibility for loss or damage not caused by the Credit Union's negligence which I might incur through unauthorized transactions of any kind from the use of the PIN.

I understand that the Credit Union reserves the right to discontinue access to MacLine without notice.

The use of MacLine is subject to such other terms, conditions and requirements as the Credit Union may establish from time to time.

I understand that transactions made through MacLine are binding only after verification by the Credit Union.

I understand that transactions made after the close of business hours each day may be posted to the appropriate accounts on the next business day.

I understand that the Credit Union reserves the right to impose service charges as deemed necessary.