

KV Online Agreement and Disclosures

We are KV Federal Credit Union, referred to as "we", located at 316 West River Road, Augusta, Maine 04330 and our phone number is 207-623-5171. "You" refers to the member-owner(s) of a savings account who has requested KV Online in connection with that account and any sub-account.

You agree to the rules and regulations affecting the use of the personal identification number and KV Online service provided by us for your convenience.

Access Code – The access code will be your "remote banking signature," and you are responsible for maintaining its confidentiality. The access code should be memorized and not written, in order to prevent unauthorized use and so you may report its loss or theft accurately.

Authorized Use – You are authorized to withdraw funds from your account(s) with the use of your access code.

Joint Accounts – The KV Online access code is issued only to the first member named on a savings account and offers access to other accounts owned by that member. If you choose to disclose your access code to any of the Joint Owners on your savings account, the joint account holder will have access to all accounts at the Credit Union owned by you, either individually or jointly. You may transfer funds to the account(s) of a family member on which you are a joint owner; however, if you do so, you agree to provide a copy of this Agreement to each owner of the account(s).

Consumer Liability For Unauthorized KV Online Transactions – Tell us at ONCE if you believe your ACCESS CODE has been LOST or STOLEN. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account plus your maximum overdraft line of credit, if applicable. If you tell us within two (2) business days, you can lose no more than FIFTY DOLLARS (\$50.00) if someone used your access code without permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your access code and we can prove that we could have stopped someone from using your access code without your permission if you had told us, you could lose as much as FIVE HUNDRED DOLLARS (\$500.00).

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as long trip or hospital stay) kept you from telling us, we will extend the time periods.

We are liable only for losses in excess of the limits stated.

Notification Procedure – If you believe that your access code has been LOST or STOLEN, or that someone has transferred or may transfer money from your account without permission, call us at the number shown at the beginning of this Agreement, or write us at the address given at the beginning of this Agreement.

Business Hours – Refer to the panel listing office hours and locations.

Types of Transactions Available – You may use your access code with the KV Online service to obtain account information related to any of your savings and loan accounts regarding current balances and account history; YTD and prior year dividends earned and interest paid on each account, and Certificate Maturity date(s). You may also make transfers to other savings or checking accounts of yours or such accounts you have authorized in writing prior to such transfer request, withdraw funds from savings and checking by check made payable to you and mailed to you at your mailing address, make loan payments from any savings or checking account to any loan account.

Transfers – You may make transfers to your accounts or other accounts you authorize as often as you like except for those accounts with transfer limitations as disclosed on the rate and fee schedule you received when you opened the account and any amendments to that schedule. You may transfer up to the balance in your account at the time of the transfer, except as limited under other agreements. We reserve the right to refuse any transaction that would draw upon insufficient funds or lower an account below a required balance.

KV Online transactions may be made at anytime, seven (7) days a week, unless the service is unavailable due to computer back-up procedures or maintenance.

IMPORTANT NOTE: Recurring Transfers where the date scheduled falls on a Sunday or on a holiday will occur the next business day.

Fees and Charges – Transactions involving your account(s) via KV Online are considered the same as any other transaction in regard to service charges, overdrafts, and other fees, terms and conditions as set forth in your account agreement(s).

Conditions Under Which We Will Disclose Information To A Third Party – You agree that we may, and you hereby authorize us to, disclose information to third parties about your account(s) or the transfers you make (1) where it is necessary for completing transfers; (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; (3) in order to comply with government agency or court orders as required or permitted by law; or (4) if you give us your written permission.

Documentation and Verification of Transfer – You will receive a monthly statement of your account activity unless no electronic transfers were made to or from your account(s) during the month, in which case you will receive a statement at least quarterly.

Upon completion of a transaction that updates your account, you will receive a confirmation number. You should record this number with your request. You will not receive any other receipt or confirmation of a transaction.

Error Resolution – Telephone or write us at the number and address shown at the beginning of this Agreement, as soon as you can, if you think your statement is wrong, or if you need more information about a transfer listed on the statement. We must hear from you no later than sixty (60) days after we send you the first statement on which the problem or error appeared. Provide the following information:

- 1.) Your name and account number.
- 2.) Describe the error or the transfer you are unsure about, and a clear explanation of why you believe it is an error, or why you need more information.
- 3.) The dollar amount of the suspected error.

If you tell us orally, we may require that you send your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. For international transactions, we may take up to ninety (90) days to investigate your complaint or question.

If we decide to do this, we will recredit your account within ten (10) business days (five (5) business days for VISA® Check Card) for the amount you think is in error, so you will have the use of the money during the time it takes to complete our investigation. For new accounts, we may take up to twenty (20) days to credit your account for the amount you think is in error. If we ask you to put your complaint or question in writing and do not receive it within ten (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 three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

Cancellation – We may cancel KV Online privileges at any time without notice or cause. You may cancel this Agreement at any time by providing us with written notice that you wish to cancel. Cancellation will be effective as of the date we receive the notice. Any cancellation or termination will not affect any of your existing liability to us.

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

If, through no fault of ours, you do not have enough money in your account to make the transfer.

If the KV Online system was not working properly and you knew it was not working properly when you started the transfer.

If circumstances beyond our control, (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.

Modification – This Agreement may be amended by us without prior notice to you when such an amendment is immediately necessary to maintain or restore the security of the system or a member's account(s). We will notify you in writing thirty (30) days or as otherwise required by law prior to the effective date of any other change in any term or condition of this Agreement.



Main Office

316 West River Road
Augusta, Maine 04330
(207) 623-5171
FAX (207) 626-2853

Hours

Monday - Thursday

8:00 *am* to 4:30 *pm* Drive-Up Window

8:30 *am* to 4:30 *pm* Lobby

Friday

8:00 *am* to 5:30 *pm* Drive-Up Window

8:30 *am* to 5:30 *pm* Lobby

Saturday

9:00 *am* to 12:00 Noon Drive-Up & Lobby

Oakland Branch Office

35 Oak Street
Oakland, Maine 04963
(207) 465-4423
FAX (207) 465-9456

Hours

Monday - Thursday

8:00 *am* to 4:00 *pm* Drive-Up Window

8:30 *am* to 4:00 *pm* Lobby

Friday

8:00 *am* to 5:00 *pm* Drive-Up Window

8:30 *am* to 5:00 *pm* Lobby

www.kvfcu.org



Federally Insured by NCUA

KV Online

FREE Online Account Access Service with Easy Internet Access



With the push of a button you've just simplified your life.

kv federal
CREDIT UNION

www.kvfcu.org

KV Online Application

Member's Name _____

Joint Owner's Name(s) _____

Member's Address _____

E-mail Address _____

Telephone _____

Date of Birth _____

Social Security Number _____

Savings Account Number _____

I request that KV Federal Credit Union provide me with KV Online services. I understand that if this application is accepted, the Credit Union will send me a confirmation letter.

I accept and agree to abide by the terms and conditions of the KV Online Agreement and Disclosures as modified from time to time by the Credit Union. I will provide a copy of the KV Online Agreement and Disclosures to each of the Joint Owners referenced above.

X _____
Member Signature Date

Please place in an envelope and return to:

KV Federal Credit Union
316 West River Road
Augusta, ME 04330

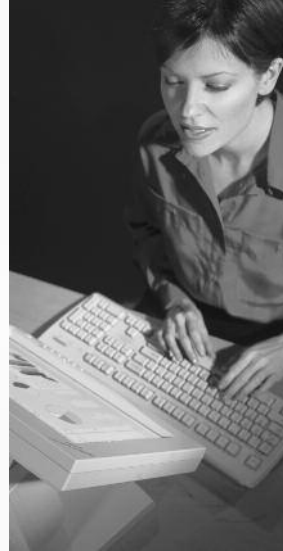
KV Online is our free service that enables you to use your personal computer to access your credit union accounts 24 hours a day, 7 days a week via the Internet.

Quick and Easy

You'll appreciate how quick and easy it is to perform financial transactions, such as:

- Viewing current account balances, including detailed histories
- Downloading transaction history into personal financial software (*Microsoft Money®* or *csv files*)
- Transferring funds between accounts, including setting up automatic transfers
Important Note: Recurring transfers where the date scheduled falls on a Sunday or on a holiday will occur the next business day.
- Requesting check withdrawals.
- Communicating with your credit union via secure e-mail

You'll also be pleased to know that with our "real time" environment, your transactions post immediately.



How to Enroll

If you are already a member of KV FCU, simply fill out and return the attached application to the credit union.

Once we have received your application and have set you up as a user, you can start enjoying the convenience of KV Online.

First-Time Users

1. Verify that your system meets the minimum requirements (see panel at right).
2. Access KV Online through our home page at www.kvfcu.org by clicking the Online Account Access tab, then KV Online.
Once the KV Online Welcome page displays, you might want to "bookmark" the page or add it to your "Favorites" for quick access in the future.
3. Enter your savings account number. Please do not use dashes or account trailers. Enter your authorized access code. For first time users, this will be the last 4 digits of your social security number. Please do not use dashes or spaces. Click on the **Continue** button.
4. You will be required to register your user name. Please follow the on-screen prompts to login using your user name.
5. You will be required to enroll in our enhanced security features. Please follow the on-screen prompts.
6. The first screen to display is the Account Summary, which shows you all of your accounts at a glance.

From here, you can perform any of the functions shown on the menu bar. If you need help, click the **Other options** tab on the menu bar and then select the instructions link.

Minimum System Requirements

For best results, your system should meet the following **minimum** requirements:

For PCs

- Pentium II processor
- 64 MB of RAM
- 800 x 600 screen display setting
- Standard keyboard and mouse
- Internet connection
- Microsoft Internet Explorer® 6.0 SP2 or Firefox® 2 (with 128-bit encryption)
- Adobe Acrobat Reader® 6.0.1 (or higher) Firefox 3 or Internet Explorer 7 recommended.

For Macintosh

- PowerPC G3 processor
- 64 MB of RAM
- 800 x 600 screen display setting
- Standard keyboard and mouse
- Internet connection
- Firefox® 2 (with 128-bit encryption)
- Adobe Acrobat Reader® 6.0.1 (or higher) Firefox 3 recommended.

For More Information

Visit our website, call, or stop by any of our office locations.

