

CUE-BRANCH...

Get connected! As a member of Alabama Rural Electric Credit Union, we want to offer our members the best service we can.

CUE-Branch helps us achieve that goal!

CUE-Branch provides you with online access to your credit union accounts when you need it as long as you have Internet access available. With CUE-Branch you can:

- Check Account Balances
- Transfer Funds
- Request a Check
- Print Out a Loan Application
- Bill Pay
- And much, much more...

Get signed up so you can begin enjoying all the benefits of having your accounts accessible ANYTIME! Simply sign the attached Agreement and mail it to the credit union.

We will notify you by letter/e-mail when you have been approved and set up for access to CUE-Branch.

Log on to CUE-Branch today and see how convenient and easy it is to use! CUE-Branch provides you with safe and secure access to your accounts, so contact us @ 334-215-7328 or 800-381-7328 to register for your CUE-Branch PASSWORD. That's all you'll need to place all your finances at your fingertips!

CUE-Branch — Get connected today!



340 TechnaCenter Drive, Montgomery, AL 36117 • P.O. Box 240547, Montgomery, AL 36124 • www.arecu.net

CUE-BRANCH APPLICATION

ALABAMA RURAL ELECTRIC CREDIT UNION CUE-BRANCH ON-LINE SERVICE APPLICATION

You hereby request that electronic fund transfers be allowed through Alabama Rural Electric Credit Union's On-Line Service. The use of such On-Line Service shall be governed by the printed terms and conditions of the CUE-Branch On-Line Service Agreement and the EFT Disclosure Statement attached along with such other terms and conditions, or amendments thereto, as may be established from time to time by the Credit Union and communicated in writing to you.

By signing this application, you authorize Alabama Rural Electric Credit Union to check your credit and employment history and make whatever inquiries the Credit Union deems appropriate in the course of granting access to the On-Line Service, reviewing its use or cancellation. You understand that the Credit Union will retain this application whether or not it is approved. You also agree that if you are approved, that your use of the On-Line Service will bind you to all terms and conditions contained in the CUE-Branch On-Line Service Agreement. You hereby acknowledge that you have received the CUE-Branch On-Line Service Agreement and EFT Disclosure Statement and will retain them for your records.

Primary Member's Name (Last) (Middle) (First)

Primary Member's Address

Primary Member's Signature Date

Social Security Number Date of Birth

Telephone - Work Telephone - Home

On-Line Service User ID/E-Mail Address

Joint Owner's Name

Joint Owner's Signature

Social Security Number

Joint Owner's Name

Joint Owner's Signature

Social Security Number

Service Agreement

ALABAMA RURAL ELECTRIC CREDIT UNION CUE-BRANCH ON-LINE SERVICE AGREEMENT

1. In this Agreement, the words "you" and "your" mean each person who signs this Agreement. The words "we," "us" and "our" mean Alabama Rural Electric Credit Union. The word "Account" means those accounts with us which you may access by use of the On-Line Service. The "CUE-Branch On-Line Service" or "On-Line Service System" or "On-Line Service" is a system that may be accessed by an on-line computer request through which, when used in conjunction with the authorization information stated herein, you may request the Credit Union to conduct transactions or perform services upon your behalf as provided in this Agreement.
2. By signing this Agreement, you agree that you will be responsible for all transfers made by anyone who uses the On-Line system to access your account(s) as permitted by law.
3. We will accept computer messages from you using the On-Line Service requesting the Credit Union to process transactions as permitted under this Agreement or as may be provided in the future.
4. You agree the services available are listed in the most recently dated On-Line Services brochure. You understand the On-Line Service may be used to, among other things, transfer funds between certain Accounts, make advances under certain Accounts and make payments to certain Accounts. You understand that the On-Line services may not be "live" i.e. your communication may be reviewed by us at a later time. You understand that On-Line Service requests generally will not be processed until the next business day.
5. You agree to notify us immediately if you believe your password for the On-Line has been used, obtained or compromised in any way. You understand we may suspend your access until a new password has been re-established as determined by us to be necessary.
6. You agree we may at any time, in our sole discretion and without notice to you, suspend or terminate your access to the On-Line Service. You may terminate this Agreement in writing to us at any time. The termination or cancellation of the use of the On-Line Service will not affect the liability incurred by you prior to termination or cancellation.
7. Except as changed by this Agreement, account transactions initiated by the use of the On-Line Service 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.
8. 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 law to give you advance notice. Your use of the On-Line Service after the effective date of any change will acknowledge your acceptance of the change.
9. You agree we assume no liability due to your inability to access the On-Line Service due to communication problems or interruption, equipment failure, or other reasons beyond our control.
10. You agree we accept no responsibility for equipment failure or damage, computer viruses, or software damage which may occur as a result of your use of the On-Line Service. Even though we believe that the On-Line Service will prove to be reliable, the system may not operate properly at all times. We, therefore, do not promise that the On-Line Service 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.
11. You agree you are responsible for all charges assessed by communications companies, local and long-distance telephone companies, on-line service providers of other related companies. You understand we do not currently charge a fee for access to the On-Line Service but may do so in the future.
12. In order to process your request you agree we may request and you must meet our security requirements to identify authorized users.
13. You will be responsible for all unauthorized transfers made from your Accounts by us of the On-Line Service, subject to the limitations contained in applicable federal law. Those limitations of your liability for unauthorized transfers are summarized in the disclosures accompanying this Agreement. You will tell us at once if you believe unauthorized transfers have been made. The fastest way to notify us is to telephone us at 1-800-381-7328.
14. You must keep your share account with us open in order for you to use the On-Line Service System.
15. The On-Line Service 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 the On-Line Service 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.
16. The On-Line Service may not be used to overdraw any Account. If you do use the On-Line Service to overdraw an Account, 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 overdraft 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.
17. We have no obligation to monitor how you use the On-Line Service or to notify you if we notice any unusual activity with regards to any of your Accounts which may be accessed by use of the On-Line Service.
18. 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.
19. This Agreement and all transactions under this Agreement will be governed by Alabama law and applicable federal law.
20. You hereby acknowledge receipt of a copy of this Agreement and the EFT Disclosure statement.