
Federal Family Federal Credit Union
Home Teller Setup Request Form

Mail to: Federal Family Federal Credit Union
125 South State Street, Room 2205
Salt Lake City, UT 84138-1129

Fax to: (801) 364-0815

Please completely fill out the form and forward it to the Credit Union.

Account/User _____ (required)

Last Name _____ (required)

First Name _____ (required)

Social Security # _____ (required)

Birth Date _____ (required)

Email Address _____ Home/Work (required)

Email Address _____ Home/Work (optional)

The following is a request to gain access to the Federal Family Federal Credit Union Home Teller System. Access to the Home Teller may be refused if any information is incomplete or incorrect.

After the completed form is received by the Credit Union and approved, access will be given to the Home Teller System. Notification and instructions will be sent in writing to the address listed with the account given on this form

By signing this form I agree to the terms stated in the disclosure.

X _____ **Date:** _____

X _____ **Date:** _____

FEDERAL FAMILY
FEDERAL CREDIT UNION
HOME TELLER SYSTEM
TERMS AND CONDITIONS

The following terms and conditions apply to the Federal Family Federal Credit Union (the "Credit Union") Home Teller System:

1. Applicability. These terms and conditions apply to access to the Home Teller System, the use of software and transactions completed through the System. The System is available to members of the Credit Union upon compliance with any conditions established by the Credit Union. The specific transactions shall be subject to the terms of the Member Agreement applicable to the account on which the transaction is completed.

2. Software Rights. The Credit Union assigns to the Member the right to use the System software. These rights are limited to the license rights of the Credit Union and are subject to the terms of any License Agreement. This assignment is without warranty except any assignable warranties of the Software supplier. The software rights may not be assigned by the Member. The rights to use the software may be rescinded or revoked at any time without prior notice.

3. Hardware. The Member shall provide any necessary computer equipment, including an IBM or IBM compatible 386, 486 or Pentium personal computer operating with an MS-DOS 3.0 or higher or Windows operating system, modem and printer. Minimum requirements, including available memory, modem operating speed and telephone system may be established from time to time by the Software supplier. The Member is responsible for providing all hardware, telephone equipment and operating software to operate the System. The Member is responsible for all hardware and software maintenance and all telephone expenses.

4. Available Transactions. The transactions which can be performed by the System are the following:

4.1. Account balance, deposit, withdrawal, balance available for withdrawal, account history and checks cleared inquiries.

4.2. Loan balances, payment history, payment due date, payment amount and interest paid inquiries.

4.3. Credit card account balances, purchases, cash advances, payment history, payment due date, payment amount and interest paid inquiries.

4.4. Account transfers between different account suffixes within the same Member account. Transfers can be deposit transfers or payments.

4.5. Account transfers between different Member accounts if such transfers are approved by the Credit Union.

4.6. Check Withdrawals.

5. Responsibility for Transactions. Transactions can be completed with the use of the Member's account number and a Personal Identification Number (PIN). The Member is responsible for all transactions on the Member's account. This responsibility includes all transactions completed by the Member or by any person, regardless of age or authority, using the account number and PIN. The Member is also responsible for all transactions as transmitted to the Credit Union. The Member is responsible for errors in the amount and all other information upon which transactions are completed.

6. Waiver of Uniform Commercial Code and Other Law. The System utilizes advanced electronic technology in lieu of otherwise existing methods, such as issuance of checks, to complete transactions. Any provisions of the Uniform Commercial Code or other applicable law which are inconsistent with the completion of transactions by electronic means are waived. Transmissions to the Credit Union constitutes authorization for the transactions without need for signatures, verification or other authorization. In the event of inconsistency between these terms and conditions and otherwise applicable law or agreement, these terms and conditions shall apply.

7. Receipts and Notices. The Member shall print any receipts or other documentation of transaction completed by use of the System. The Credit Union will not provide receipts or other transaction documentation. Transactions will appear on the Member's account statement. Account statements shall be deemed as final and accurate if the Credit Union is not notified of errors within sixty (60) days of the statement date.

8. Transaction Limits and Verification. The Credit Union may establish transaction limits for the amount of transactions, the number and type of transactions which can be completed and availability of deposits. The Credit Union may establish verification procedures for certain transactions. This verification procedure may delay the completion of a transaction. The Member shall establish and maintain personal transaction limits for the Member's protection.

9. Limited Liability. The Credit Union's liability is limited to actual damages incurred by reason of the Credit Union's negligence or breach of this Agreement. Any discretionary rights of the Credit Union are for the Credit Union's purposes and do not create any duty to the Member. In no event shall general, consequential, incidental, punitive or exemplary damages be recovered.

10. Service Availability. Services shall be available 24 hours per day. The Credit Union's Funds Availability Policy shall apply to accounts accessed through the System. The Credit Union is not responsible for services not being available because of computer malfunction or maintenance, communication lines not being available, loss of power or other reasons. The Credit Union will, to the extent possible, notify the Member upon connection to the Credit Union's system of the unavailability of or restrictions on available services.

11. Fees. The Credit Union shall establish fees applicable to transactions completed through the System. These fees may be charged by the Credit Union at its discretion. Fees shall be charged against the Member's checking account on the date the fees are assessed. Fees shall include, but not be limited to software charges, System availability fees, transaction fees, research fees and stop payment fees.