

OnLine Advantage Agreement

First time users may log on to Online Advantage by following these simple steps:

1. Verify that you have either Netscape 4.78 or Internet Explorer 5.5 or higher with 128 bit encryption. If not, on the welcome screen, click on the link to download the latest version. For best viewing, the recommended screen display setting is 800 x 600 or higher.
2. Access Online Advantage through our home page at www.mainestatecu.org by clicking on the Online Advantage icon.
3. New users need to click on the ***“No user name? Click here”*** icon located near the bottom of the page. The link will lead you to the User Name Registration Page. On the User Name Registration page you will enter your account number (share account number).
4. Next you will enter your access code, which will be the last four digits of the primary account holder’s social security number. You will then select a user name. Once your user name has been selected, click on the **“Continue”** icon.
5. You will be prompted to change your access code. You will not be able to perform any monetary transactions until your access code has been changed. Any future logons will require your user name and your access code.
6. The first screen to display is the account summary, which shows all of your account information at a glance. From there 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 instruction link.

Online Advantage Agreement and Disclosures

We are Maine State Credit Union, referred to as “we”, located at 200 Capitol Street, Augusta, Maine 04330 and our phone number is 800-540-8707. “You” refers to the member-owner(s) of a savings account who has requested Online Advantage in connection with that account and any sub-account.

You agree to the rules and regulations affecting the use of the access code and Online Advantage service provided by us for your convenience.

Access Code – Your 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 Online Advantage access code is issued only to the first member named on a savings account and offers access to other accounts owned by that member. You should not disclose your access code to any joint account holder of your savings account. If you do, 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 Online Advantage 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 – Our business hours are Monday-Friday - 8:00 AM to 4:30 PM; Drive-Up: Monday-Friday - 7:30 AM to 5:00 PM, excluding holidays.

Types of Transactions Available – You may use your access code with the Online Advantage service to obtain account information related to any of your savings and loan accounts regarding current balances and account history; savings dividend rates; 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, apply for a loan or line of credit, order checks, and request stop payments on checks drawn on your account(s). Check orders and stop payment requests can only be honored during our business hours listed in “Business Hours” paragraph above.

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.

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

Fees and Charges – Transactions involving your account(s) via OnLine Advantage 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 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 check order or stop payment request, you will receive a confirmation number. You should record this number with your request. You will not receive any other slip 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) business 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 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. 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 your Online Advantage 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.

Email– If the email address provided to Maine State CU for notification purposes is not accurate due to negligence on your part, you agree not to hold the credit union responsible for sending a notification to the address.

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 Online Advantage 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.

If we have reason to believe that transactions involving your account(s) may be unauthorized, fraudulent, illegal or otherwise improper.

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.