

iTalk Member Agreement

We are Gardiner Federal Credit Union at 420 Brunswick Avenue, Gardiner, Maine 04345, and our information phone number is (207) 582-2676.

You (each of you who sign this agreement) hereby agree to the rules and regulations affecting the issuance of the personal identification number (PIN) and iTalk service provided by us for your convenience.

Personal Identification Number (PIN) - The PIN will be your "remote banking signature", and you are responsible for maintaining its confidentiality. The PIN should be memorized and not written in order to prevent unauthorized use and so you may report its loss or theft accurately.

Authorized Use - Only you are qualified to withdraw funds from your account(s) with the use of your PIN.

Consumer Liability for Unauthorized iTalk Transactions - Tell us at ONCE if you believe your PIN has been LOST or STOLEN. Telephoning is the best way of keeping your possible losses down. If you tell us within two (2) business days, you can lose no more than FIFTY DOLLARS (\$50.00) if someone uses your PIN without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your PIN, and we can prove that we could have stopped someone from using your PIN 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.

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

Notification Procedure - If you believe that your PIN 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.

Types of Transactions Available - You may use the iTalk service to make withdrawals from your share, vacation, and all-purpose accounts, and to transfer between your share and share draft accounts, to make a payment on a loan or credit card with us, and to inquire about your account balance, last share withdrawal, interest, dividends, last draft deposit, last share deposit, last transaction, loan inquiry, credit card inquiry, draft number inquiry and certificate inquiry. If a withdrawal is requested, a check in the amount of the withdrawal will be mailed to the same address that we mail your statements. Utilizing iTalk, you may use your PIN to transfer funds from your share, share draft, or club account to any account on which you are an owner or joint owner.

Account Charges - Members can access iTalk up to twenty times each month at no charge. Monthly calls beyond twenty will be billed to respective member share accounts at \$1.00 per call.

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 of Transfer - On a monthly basis you will receive a statement of your account activity. You will receive a confirmation

number of an iTalk 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) A description of 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 - Your PIN remains our property. We may cancel your iTalk privileges at any time without notice or cause. Any cancellation or termination shall 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 iTalk system was not working properly, and you knew about the breakdown 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.

We expressly disclaim all warranties that the components of the iTalk system shall function properly or be available for use.

Agreement Modification - This Agreement may be amended by us without prior notice to you when such a change is immediately necessary to maintain or restore the security of the system or a member's account; however, we will notify you in writing twenty-one (21) days prior to the effective date of any change in any term or condition of the Agreement or your account, if such change would result in greater cost liability for you or decreased access to your account.

Joint Accounts - The request for iTalk shall be signed by all parties to a joint share draft account, and by signing, you each agree to be jointly and severally bound thereunder.



420 Brunswick Avenue

Gardiner, Maine 04345

207-582-2676

Fax 207-582-3108

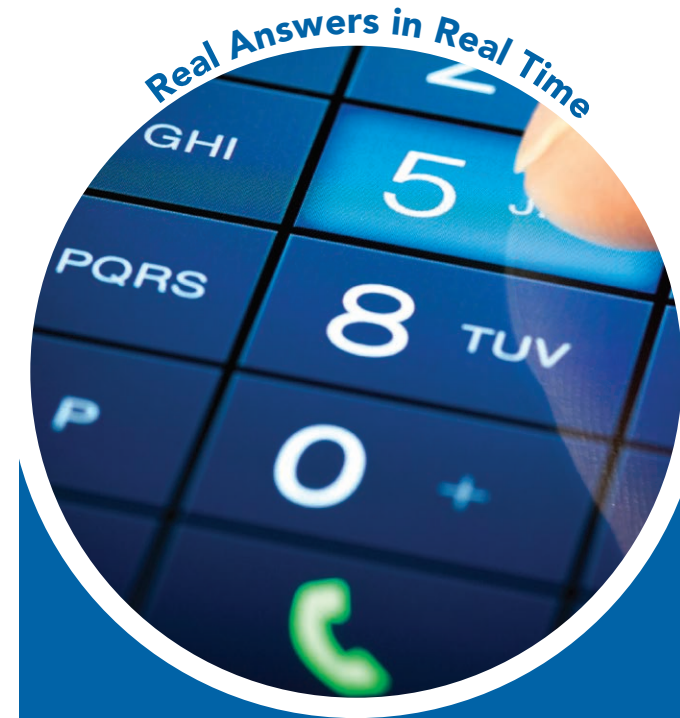
gardinerfcu.org

Email: Info@gardinerfcu.org

1-800-464-2425



iTalk





iTalk: Real Answers in Real Time

Accessing your Gardiner FCU account has never been easier!

Gardiner FCU is pleased to introduce an even better way to connect with your Gardiner FCU account, day or night! Our new phone access system is more convenient, and easy to use! Simply call 207-203-1132 in the Gardiner area or 855-329-0936 outside the local calling area to access your account information via iTalk audio response.

- Easy-to-use mobile access to your credit union accounts
- The CU service you expect - 24/7!
- Speech recognition for ease of use
- "Expert mode" simplifies the call flow for frequent users
- Accessible without entering your CU institution number
- Enhanced security features

Here are the simple access codes to help you get the account answers you need, at the press of a button!



* Please note that the account options will depend on your personalized account information.

Main Menu

- Press **1** for **Account Balance**
- Press **2** for **Account History**
- Press **3** for **Funds Transfer Activities**
- Press **4** for **Share or Loan Withdrawal**
- Press **5** for **Account Management**

Menu 1 (Account Balance)

Please select one of the following account types:

- Press **1** for **Checking Account**
- Press **2** for **Savings Account**
- Press **3** for **Certificates and Individual Retirement Account**
- Press **4** for **Loan Account**
- Press **5** for **Credit Cards**

Menu 2 (Account History)

Please select one of the following account types:

- Press **1** for **Checking Account**
- Press **2** for **Savings Account**
- Press **3** for **Certificates and Individual Retirement Account**
- Press **4** for **Loan Account**

Checking History

Please select one of the following search options:

- Press **1** for **All Transactions**
- Press **2** for **Last 5 Transactions**
- Press **3** for **Withdrawals**
- Press **4** for **Deposits**
- Press **5** for **ATM Transactions**
- Press **6** for **Check Number**
- Press **7** for **Amount**
- Press **8** for **Date**

Savings History

Please select one of the following search options:

- Press **1** for **All Transactions**
- Press **2** for **Last 5 Transactions**
- Press **3** for **Withdrawals**
- Press **4** for **Deposits**
- Press **5** for **ATM Transactions**
- Press **6** for **Amount**
- Press **7** for **Date**

Certificate and IRA History

Please select one of the following search options:

- Press **1** for **All Transactions**
- Press **2** for **Last 5 Transactions**
- Press **3** for **Withdrawals**
- Press **4** for **Deposits**
- Press **5** for **ATM Transactions**
- Press **6** for **Check Number**
- Press **7** for **Amount**
- Press **8** for **Date**

Loan History

Please select one of the following account types:

- Press **1** for **All Transactions**
- Press **2** for **Last 5 Transactions**
- Press **3** for **Payments**
- Press **4** for **Advances**
- Press **5** for **Amount**
- Press **6** for **Date**

Menu 3 (Funds Transfer)

- Press **1** to **Transfer Funds Immediately**
- Press **2** to **Schedule a Funds Transfer**

- Press **3** for **Payments**
- Press **4** to hear **Existing Scheduled Transfers**
- Press **5** to **Delete an Existing Transfer**

Menu 4 (Share or Loan Withdrawal)

- Press **1** for **Checking Account**
- Press **2** for **Savings Account**
- Press **3** for **Loans Account**

Menu 5 (Account Management)

- Press **1** to **Change Pin**
- Press **2** for **Future Dated Transactions**

At any time during this call you can do the following:

- Press **1*** for **Help**
- Press **3*** for **Main Menu**
- Press **#** to **Repeat the Menu Options**
- Press ***** to **Hear the Previous Menu**
- Press **8*** to use **Voice Recognition**
- Press **9*** to **Change Account Number**

Questions?

We're happy to help!

Give us a call or stop in our office, and we'll make sure you can take full advantage of this great way to connect with Gardiner FCU!