

Lamoure Credit Union CU Online Application and Agreement

Primary Member Account Owner: _____ Account Number: _____

Address: _____

Home Phone: _____ Work Phone: _____ E-Mail Address: _____

Additional accounts that I wish to access with CU Online. (You must have ownership on the account card in order to have access to these accounts.)

Name: _____ Account Number: _____ Suffix: _____

Name: _____ Account Number: _____ Suffix: _____

Name: _____ Account Number: _____ Suffix: _____

Name: _____ Account Number: _____ Suffix: _____

AGREEMENT

I understand that Lamoure Credit Union (LCU) CU Online is subject to the Electronic Funds Transfer Act, appropriate state and federal laws, and LCU's Deposit Account Terms and Conditions. The use of CU Online may also be subject to other terms, conditions, and requirements as LCU may establish them from time to time. Any services and account types added later are covered under this agreement, and my signature and use of those ne services and account types authorizes LCU to carry out transactions under CU Online.

I understand that I cannot use CU Online without a PIN (Personal Identification Number). I understand that my PIN may be used for check withdrawals, transfers within my account(s), access to my account information, and various other transactions as they are or may become available. The safeguarding of my PIN is solely my responsibility. If I allow anyone access to my PIN, whether they are an authorized signer on my account or not, I will not hold LCU liable for the transactions that take place as a result of someone else using my PIN. I am responsible for all transactions to my account by use of CU Online.

LCU will NOT be liable for the following:

- If, through no fault of the credit union, I do not have enough money in my account to carry out the transaction or a hold has been placed on my account.
- If the CU Online system is not in communication with its central computer.
- If circumstances beyond the Credit Union's control (such as a fire or flood) prevent the transaction.
- If there is a change in account ownership.

Unless there is negligence on the part of LCU, I waive all present and future claims against the Credit Union and release LCU of all loss or damages which might occur through unauthorized transactions from my account(s) through the custody or use of the PIN.

If I default in any amount I owe under this agreement, I agree to pay any and all attorney fees and collection costs incurred by LCU.

I understand that LCU reserves the right to discontinue CU Online service to me without notice and will not be liable for failure to honor any CU Online transactions.

By signing below, I agree that I have read this application and agreement and to agree to the terms and conditions above.

Signature

Date