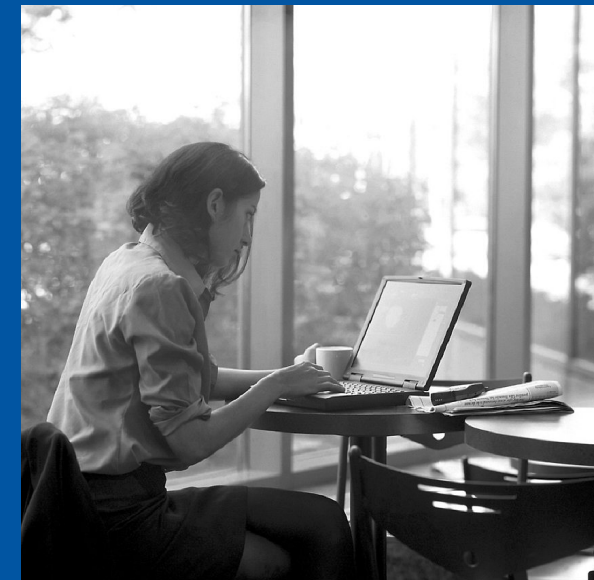


ONLINE BANKING

WITH BILL PAYMENT SERVICE

Application and Agreement
Includes e-Statement Enrollment

MODERN CONVENIENCE



OLD FASHIONED SERVICE

Ukrainian Selfreliance New England



FEDERAL CREDIT UNION

- If the recurring payment's "Pay Before" option is selected, the process date for the new occurrence of the payment is adjusted to the first business date prior to the calculated process date.
- If the recurring payment's "Pay After" option is selected, the process date for the new occurrence of the payment is adjusted to the first business date after the calculated process date.

Note: If your frequency settings for the recurring payment specify the 29th, 30th, or 31st as a particular day of the month for processing and that day does not exist in the month of the calculated process date, then the last calendar day of that month is used as the calculated process date.

Periodic Statements

Information concerning ONLINE BANKING transactions will be shown on your monthly statement for the account to and from which transfers are made.

Recurring Deposits

If you have arranged to have deposits made to a deposit account at least once every 60 days from the same person or company, you can find out whether or not the deposit has been made through ONLINE BANKING or you can call the credit union to find out whether or not the deposit has been made.

Other Conditions

You are responsible for complying with all terms of this agreement and disclosure and the regulations governing the deposit accounts which you access using ONLINE BANKING. The regulations governing your deposit account are set forth in your Deposit Agreement and Disclosures presented at the time of your joining this credit union.

Changes in Terms

We will mail or deliver a written notice to you at least 30 days before the effective date of any change in term or condition disclosed in this Agreement and Disclosure if the change would result in increased liability for you, fewer types of available electronic funds transfers or stricter limitations on the frequency or dollar amounts of transfers, unless prior notice is excused by law.

Canceling ONLINE BANKING

You may cancel your use of ONLINE BANKING at any time by sending an electronic message to the credit union or by calling us at the number on the front cover of this brochure. If you notify the credit union by telephone, we may require you to put your request in writing. You cannot cancel until all pending payments have cleared. If you have pending payments and do not want to wait for them to clear, you may individually delete these future payments.

Liability for Unauthorized Use

You will notify us immediately if you believe that your password has become known to an unauthorized person. Telephoning is the best way of keeping your possible losses to a minimum. You can lose no more than \$50.00 for any unauthorized transaction involving only credit accounts. Also, if your statement shows electronic funds transfers that you did not make, you will notify us immediately. We may require you to provide your complaint in the form of an affidavit. If you do not tell us within 60 days after we sent you the first statement on which the problem or error appeared, you may not get the money back.

Notification of Unauthorized Transaction

If you believe your password has become known by an unauthorized person, or that someone has transferred money or made payments without your permission, call the Credit Union immediately.

Liability or Failure to make Payments

If we do not send a payment or make a transfer on time, or the correct amount according to your instructions given in accordance with this Agreement and Disclosure, we will be liable for damages caused. However, there are exceptions. We will not be liable, for instance, if:

1. Through no fault of ours, your account does contain sufficient funds to make the payment or transfer.
2. The equipment, ATM network, telephone lines, or computer systems were not working properly or were temporarily unavailable.

3. Circumstances beyond our scope of control, such as fire or flood, prevented the payment or transfer, despite reasonable precautions we have taken.
4. A court order or legal process prevents us from making a transfer or payment.
5. You have previously reported unauthorized use of your password, or if you default under any agreement with us or if you, or the credit union, terminate this agreement.
6. The payee does not process a payment correctly, or in a timely manner.

There may be other exceptions stated in our agreement with you. If any circumstances listed should occur, we will assist you with reasonable efforts in taking appropriate corrective action to reprocess the transactions that may not have been completed or to correct transactions that have incorrectly been processed.

Rule for New Accounts:

We will tell you the results of our investigation within 20 business days to resolve the error, if the error involves an electronic fund transfer to or from an account within 30 days after the first deposit to the account was made (business days). If we can't resolve the error in 20 business days, we may take up to 90 calendar days from the date we received notice of the error. If we decide to do this, we will re-credit your account within twenty (20) days for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation.

Joint Accounts

This Online Banking Agreement extends to all joint account owners. However, only the Primary Member will be issued an Online Banking Login ID and password. Joint owners are subject to the joint tenancy rules contained in the Deposit Agreement and so Accounts that require two or more signatures are not eligible to be accessed through Online Banking.

ERRORS IN ELECTRONIC FUNDS TRANSFERS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS.

Liability for Unauthorized Electronic Payments

You may be liable for unauthorized transfers made from your account by a third party. If you believe such a transfer has occurred, you must follow the procedures outlined in these General Disclosures applicable to Electronic Fund Transactions, ATM/Cardholder Agreements, Point-of-Sale Transactions, Audio Response Electronic Telephone Transactions, and Home Banking Transactions.

Refer to the Electronic Funds Transfer Disclosure section of our Deposit Accounts brochure for complete details.

E-STATEMENTS AGREEMENT & DISCLOSURES

This Agreement is the contract, which covers your and our rights, and responsibilities concerning Online Banking and e-statement services offered to you. In this Agreement, the words "you" and "yours" mean those who sign the Membership Application or any Ukrainian Selfreliance New England Federal Credit Union authorization form. The words "we," "us," and "our" mean the Ukrainian Selfreliance New England Federal Credit Union ("Credit Union"). The word "account" means any one or more share accounts you have with the Credit Union.

Use of the Ukrainian Selfreliance New England Federal Credit Union e-Statement service implies agreement to this disclosure and agreement statement and that you are authorizing Ukrainian Selfreliance New England Federal Credit Union to deliver statements of your Ukrainian Selfreliance New England Federal Credit Union account(s) by electronic means. You understand and agree that by requesting electronic delivery, you WILL NOT receive statements in paper form delivered by regular United States Postal Service mail. You agree that electronic delivery will satisfy Ukrainian Selfreliance New England Federal Credit Union's requirement to provide you a periodic statement of your account(s) activity.

Disclosures

1. You have a right to receive this disclosure in paper form. To receive a paper disclosure, please contact us by telephone or mail as shown below.

2. The consent you are providing is for electronic delivery of:
 - a. Your periodic Ukrainian Selfreliance New England Federal Credit Union account statements,
 - b. Your periodic Newsletter and promotions.

3. You have the right, at any time and without charge, upon 10-day notice, to withdraw this consent for electronic delivery of your account statements and again receive them by mail. You may withdraw your consent by electronic mail from your e-mail address of record with Ukrainian Selfreliance New England Federal Credit Union or by written and signed request.

4. Even though you have requested electronic delivery of your statements, you may obtain a paper copy of your account statement by contacting Ukrainian Selfreliance New England Federal Credit Union in person, by telephone, or mail as shown below and request a copy of your statement. You will be charged a fee per the current Credit Union Schedule of Fees, a copy of which is available upon request.

5. Mail: 21 Silas Deane Highway, Wethersfield, CT 06109
6. Telephone: (860) 296-4714.

7. The software requirements you must meet in order to view your statements electronically are Internet Explorer 6.0 (or higher) or Netscape 8.1.2 (or higher) or Safari 2.0.1 (or higher) or Mozilla/Foxfire 2 (or higher).

8. The credit union strongly advises that you save your e-statement to your personal computer or print out a copy of your e-statement for your records. The credit union will keep a year-to-date history (effective as of the statement period following the month of your account activation) online at anytime. Requests for copies of older statements may incur a fee for the service.

REQUEST AND AGREEMENT FOR ELECTRONIC DELIVERY OF STATEMENTS WITH SELFRELIEANCE NEW ENGLAND FEDERAL CREDIT UNION

This is a request to have the statements of your account(s) with Ukrainian Selfreliance New England Federal Credit Union delivered to you electronically in accordance with the above consent.

1. After your e-statement account is set up, depending on the volume of requests received, we may not be able to set up your account for the first statement cycle following your request.

2. On or shortly following the first day of each month, (as long as we have a valid e-mail address) you will receive an e-mail message that your e-statement is now available, along with instructions on how you can obtain your e-statement.

3. Statement notifications can be sent to only one e-mail address. For example, the notification cannot go to both a work and home e-mail address.

4. It is your responsibility to notify us anytime you should have a change in your e-mail address, or if you wish to remove any account from electronic delivery.

5. If you have more than one Ukrainian Selfreliance New England Federal Credit Union account under a separate member number, you need to submit a request for each account.

MAIN OFFICE

21 Silas Deane Highway, Wethersfield, CT 06109
Tel: (860) 296-4714 Fax: (860) 296-3499

BRANCH OFFICES

103 North Elm Street, Westfield, MA 01089
Tel: (413) 568-4948 Fax: (413) 568-4747

270 Broad Street, New Britain, CT 06053
Tel: (860) 801-6095 Fax: (860) 801-6120

APPLICATION

Account Number: _____

Please complete all fields in the application. Do not leave any blank spaces. Please sign and date the application (in order to issue access to **Online Banking** the owner must sign). On-Line Internet access will only be granted once we receive the completed and signed application. You will be notified by e-mail that your account is ready for access. Your initial Access Pin will be the last four digits of your social security number, your name is your account number.

MEMBER APPLICATION AND INFORMATION

FIRST NAME	MIDDLE	LAST NAME
ACCOUNT NO	SOCIAL SECURITY NO	DATE OF BIRTH
ADDRESS		
CITY	STATE	ZIP
PHONE NUMBER – DAY	PHONE NUMBER – EVENING	
E-MAIL ADDRESS		

ADVISEMENT

Please note that only the Primary Member on the Account(s) may have access to the Credit Union **Online Banking** product. No Joint Account access is permitted.

AUTHORIZATION

By signing this form I indicate that I wish to receive **Online Banking**, Ukrainian Selfreliance New England Federal Credit Union's personal home banking product. I have read and agree to the Credit Union's electronic funds transfer policy.

I wish to enroll for e-Statement Service

I authorize the Credit Union to implement transactions generated per my instructions via **Online Banking**. I understand I am in full control of my account and once it has begun, any periodic transactions I have initiated will continue until such time as I manually delete the information. If at any time I decide to discontinue service, I will provide written notification. I understand that the Credit Union is not liable for any service fees or late charges levied against me.

Signature

Date

Signature

Date

SECURITY

Online Banking uses a Multi-layered security program for your Internet access that will allow you to perform a multitude of transactions to your Ukrainian Selfreliance New England Federal Credit Union accounts, safely, 24 hours a day 7 days a week. You must use your Access Pin to gain access to your accounts. The system detects Access Pin failures and will lock out a user after three (3) failures. If this occurs, contact the Credit Union to reactivate your account.

You only need to have access to a personal computer to perform financial transactions such as:

- View current account balances
- View detailed histories
- Download information from **Online Banking** to your Personal Financial Management software such as Microsoft Money
- Transfer funds between accounts
- Make loan payments

Transactions are processed on a daily basis, however, they will appear on your screen as soon as you make them even though they may not as yet be reflected in your actual account balances.

Bill Pay

If you plan to eliminate writing checks to pay your bills, this product allows payment to any payee nationwide. It's simple and intuitive. Suitable for beginner or intermediate skills.

Bill Pay Plus

Bill Pay Plus is an easy-to-use, feature-rich bill payment service with an abundance of flexibility that should meet the needs of all bill pay users, from the novice to the most experienced. It allows you to pay anyone who has a postal or email address, and it provides additional features including bill pay reminders, added security functions, pay from multiple bank accounts, and much more.

You can view an online demo of either program at <https://www.billpaysite.com/v2/demo.aspx?instid=39598>.

Bill Pay is a free service. A service fee of \$5.00 will be imposed each month* once an account has been inactive for 2 months and will continue until the account is closed or reactivated.

Bill Pay Plus is a fee based service of \$3.00 per month.

*See the Credit Union's Schedule of Fees. You will be notified of any changes to these fees. The customer service number for Bill Pay is 1-866-665-0283. Available Monday thru -Friday, 7:30 am to 11:00 PM EST.

ALL YOU NEED TO GET STARTED:

1. A Credit Union Regular Share Savings Account
2. A Personal Computer
3. An Internet service provider

FIRST TIME USERS

1. Verify that your system meets the minimum requirements*
2. Access **Online Banking** by visiting us at www.usnecfu.com and clicking on the **Online Banking** link. Once the **Online Banking** welcome page displays, you might want to consider "bookmarking" the page or adding it your "Favorites".
3. Enter the last four (4) digits of your social security number as your initial Access Pin. Your User ID is your Account Number.
4. You will be prompted to change your password. Follow the on-screen instructions. Please note:
 - Your new password cannot be the last 6 digits of your Social Security Number.
 - It must be between 6 and 10 digits total and you must COMBINE letters and numbers. For example: ABCDE1 or 1234AB.
 - Do not use apostrophes (')
 - All access codes are case sensitive.
5. For your security and peace of mind, please follow the Multi-layered Security Screens to establish your account access security profile.

MINIMUM SYSTEM REQUIREMENTS*

1. The screens in the Internet System have been designed to support a resolution of 800 x 600 pixels or higher.
2. You must enable Java in your browser.
3. You must enable cookies in your browser.

SUPPORTED INTERNET BROWSERS

- Internet Explorer 6.0 or higher
- Netscape 8.1.2 or higher
- Safari 2.0.1 or higher
- Mozilla or Firefox 2 or higher



To determine what browser and version these simple instructions.

1. Open your browser.
2. At the top, click HELP.
3. Select ABOUT NETSCAPE (NAVAGATOR or COMMUNICATOR) or ABOUT INTERNET EXPLORER.
4. Help will display the version of the browser you are using. Click on OK to exit.

If you're not using one of the supported browser above, you may download the latest copy of Netscape or Internet Explorer.

TO ENROLL FOR BILL PAY SERVICE

Log into Online Banking, clicking on Bill Pay, and follow the Bill Pay enrollment prompt.

INTERNET ACCESS

Account Access

You may access your account(s) by computer 24 hours a day using Internet Access: a user ID number, and password to:

- Transfer funds from share draft/checking to savings
- Transfer funds from savings to share draft/checking
- Transfer funds from savings to club
- Transfer funds from share draft/checking to club
- Make payments from checking to loan accounts with the credit union
- Make payments from statement savings to loans with the credit union

Get information about:

1. The account balance of checking accounts
2. Current statement transactions from checking accounts
3. The account balance of savings accounts
4. Current statement transactions from statement savings accounts

Designation of Primary Account

In order to use ONLINE BANKING for bill payment, you must have a checking account with the Credit Union. The share draft/checking account must be designated as your "primary" account on your application and will be treated as the "primary" account for bill payment transactions processed through ONLINE BANKING Services available. The ONLINE BANKING service allows you to:

1. Access your primary checking account to pay most bills
2. Transfer funds electronically; between statement accounts
3. Obtain account information
4. Obtain certain product and service information
5. Make certain types of loan payments

General Information about ONLINE BANKING

You may use ONLINE BANKING virtually anytime, day or night, 7 days a week. Customer service is available by calling us at the Credit Union. However, ONLINE BANKING may be temporarily unavailable due to record updating, or technical difficulties. In addition, the Credit Union makes ONLINE BANKING with Bill Payment (if offered) available pursuant to a license agreement between the Credit Union and a third party vendor (herein referred to as 'processor'). Any interruption of service or access caused by our processor will also prevent your use of the service. To use the services, you will need to enter your assigned password and otherwise satisfy the system's security features.

Bill Payment Transaction Procedures

Bill Payments may be processed in three different transaction modes.

"Today" . . . If you designate a payment or transfer as a "Today" transaction, the scheduled initiation date will be the next business day. However, sufficient funds must be available on the day and at the time you request the "Today" Transaction. "Today" Bill payments may not be canceled for any reason once you have ended a ONLINE BANKING session as funds are immediately deducted from your primary checking account.

"Future" . . . If you designate a Bill Payment or Transfer as a "Future" transaction, you may request that the transaction be made on a future date that you may designate up to 364 days in advance of the Scheduled Initiation Date. The processing date will be the effective date that you entered, or the next business day should the effective date fall on a weekend or holiday. Sufficient funds must be available by midnight of the night before the processing date, but will be deducted from your primary checking account on the Scheduled Initiations Date. "Future" transactions may be canceled or changed 24 hours prior to the Scheduled Initiations Date.

"Recurring" . . . When a recurring payment is processed, it is automatically rescheduled by the system. Based upon your selected frequency settings for the payment, a process date is calculated for the next occurrence of the payment. If the calculated process date is a non-business date (generally weekends and certain holidays), it is adjusted based upon the following rules:

▼ Detach and Retain for Your Permanent Records ▼