



SEABOARD FEDERAL CREDIT UNION

The smart place for your money

Main Office

177 Main Street · P.O. Box G · Bucksport, ME 04416
207-469-6341 · 800-639-2206
PS24: 469-7724 · 888-688-0077
www.seaboardsfcu.com

Office Hours

Lobby - Monday–Friday - 8:00 A.M. to 4:30 P.M.
Drive-Up - Mon., Tues., Wed. - 8:00 A.M. to 4:30 P.M.
Thursday - 7:30 A.M. to 6:00 P.M.
Friday - 8:00 A.M. to 5:00 P.M.

Ellsworth Office

200 Main Street
P.O. Box 115
Ellsworth, ME 04605
207-667-8285

Office Hours

Lobby

Monday–Friday
8:00 A.M. to 4:30 P.M.

Drive-Up

Monday–Friday
8:00 A.M. to 4:30 P.M.

Hermon Office

2410 Route 2
Hermon, ME 04401
P.O. Box 6359
Hermon, ME 04402
207-848-9995

Office Hours

Lobby

Monday–Friday
8:00 A.M. to 4:30 P.M.

Drive-Up

Saturday
8:00 A.M. to 12:00 P.M.

Drive-Up

Monday–Friday
8:00 A.M. to 4:30 P.M.

Drive-Up

Saturday
8:00 A.M. to 12:00 P.M.

Proudly serving Hancock,
Penobscot, Waldo and
Washington Counties with
today's most advanced
financial services.



**CREDIT UNION
SERVICE CENTERS.**
The Member-Friendly Financial Network



This credit union is federally
insured by the National
Credit Union Administration



We Do Business In Accordance With the
Federal Fair Housing Law and the
Equal Credit Opportunity Act

Rev. 4/08

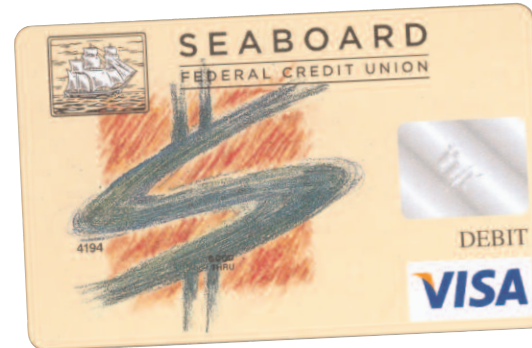


SEABOARD FEDERAL CREDIT UNION

The smart place for your money

www.seaboardsfcu.com

Our ATM card program just got better.



The Visa Check Card. It's an ATM card, only better.

Wouldn't it be great if your ATM card could do even more for you? What if it allowed you to charge purchases against your credit union checking (share draft) account? That's the idea behind the Visa® Check Card—the ATM card that works like a check wherever Visa is accepted.

Use the card instead of a check

Where checks aren't accepted—such as restaurants and gas stations—or when you don't want to carry your checkbook, use your Visa Check Card instead! Wherever you see the Visa, NYCE®, or PLUS® network symbols, present your card and the amount of the purchase will be deducted automatically from your credit union checking (share draft) account.

Get cash worldwide

The Visa Check Card is your ticket to instant cash. At thousands of ATMs worldwide, you can use the card to make withdrawals from your credit union share draft account. Use the card to transfer funds between accounts and to check account balances, too.



Surcharge free!

There is an alliance of Maine credit unions who offer surcharge-free terminals. Just look for the SURF logo on credit union ATMs.

To use your Visa Check Card at an ATM, follow the instructions shown on the screen.

1. Insert card
2. Enter your personal identification number (PIN)
3. Select transaction (withdrawal, deposit, etc)
4. Enter amount
5. Remove currency and/or acknowledgment slip
6. Remove card

To use your Visa Check Card at a Point-of-Sale terminal (at a grocery store, gas station, etc.), it's just as simple.

1. Run the card through the terminal
2. Select a method of payment, and proceed as instructed

Look for the SURF logo on credit union ATMs for surcharge-free service



Electronic Funds Transfer and Cardholder Agreement

We are the Seaboard Federal Credit Union at 177 Main Street, Bucksport, Maine 04416 and our telephone number is 207-469-6341.

You (if this is a joint account, singular pronouns shall include each of you) hereby agree to the rules and regulations affecting the issuance of the "Visa Check Card" provided by us for your convenience.

Personal Identification Number (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 deposit or withdraw funds to or from your account(s) with the use of this card at merchant or financial institution locations or remote facilities, and positive identification may be requested by the merchant or bank prior to any transaction. If you provide your PIN to a joint owner or any other person, you are authorizing any and all subsequent transactions that person may make against your account(s). You agree that you will not use or allow anyone else to use your card or PIN for any transaction that is illegal under applicable federal, state or local law.

Transfer Limitations According to federal regulations, you are permitted no more than six transfers or withdrawals or a combination of such transfers and withdrawals, from your share (savings) account (or money market account, if applicable) per calendar month, to another account at this institution, or to a third party by means of a pre-authorized or automatic transfer or telephone agreement order or instruction and no more than three (3) of the six transfers may be made by check, draft, debit card or similar order made by you and payable to third parties. These limits do not apply to transfers from a share draft (checking) account. A pre-authorized transfer includes any arrangement with Seaboard FCU to pay a third party funds from your share (or money market account, if applicable) upon written or oral orders including through the Automated Clearing House (ACH). Transfers from your share (savings) account using our PS24 System (Phone Services 24 Hours/Day) are audio response transactions and count towards these limits. Automatic transfers from share (savings) to share draft (checking) accounts to cover electronic funds transfers (EFTs) or share drafts (checks) you write and automatic debits at Seaboard Federal Credit Union count towards these limits. There are no limits on transfers to or from any loan account you have at the credit union or to transfers to another Seaboard FCU account when the transfer is initiated in person, by mail or at an Automated Teller Machine (ATM). If a transfer request exceeds the transfer limitations set forth above, the Credit Union may refuse or reverse the transaction and suspend or close the account and charge any appropriate fees.

Consumer Liability for Unauthorized Transactions TELL US AT ONCE if you believe your card, PIN, or other information which could provide electronic access to your account has been LOST or STOLEN, or if you believe someone has used your card or PIN or accessed your account without your permission. Telephoning is the best way of keeping your possible losses down.

If a Visa or Interlink transfer was made using your card or card number without your permission and was not caused by your gross negligence or fraud, you will have no liability for this unauthorized transfer. For all other unauthorized transfers, including transfers made using ATMs, you can lose no more than \$50.00 if you tell us within two (2) business days that your card or PIN was used to make a transfer without your permission. If you do NOT tell us within two (2) business days, and we can prove that we could have stopped someone from making a transfer without your permission if you had told us, you could lose as much as \$500.00. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days 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 a long trip or a hospital stay kept you from telling us, we will extend the time period.

Notification Procedure If you believe that your card, PIN, or other information which could provide electronic access to your account 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 Days Our business days are Monday through Friday, excluding state and federal holidays.

ATM Transactions Anytime you use your Personal Identification Number (PIN) to conduct a transaction using your Seaboard FCU Visa Check (Debit) Card, that transaction is considered an "ATM transaction". ATM transaction fee informa-

tion is provided in Seaboard FCU's "Rate and Fee Schedule" for Share and Share Draft Accounts.

Types of Transactions Available and Limits on Such Transactions You may use your card to withdraw from or make deposits to your share or share draft account, and perform such other financial transactions as we may from time to time permit during the business hours of any remote financial facility. You may also pay for purchases at places that have agreed to accept your card (called Point-of-Sale purchases). These Point-of-Sale purchases will be deducted from your share draft account.

Limitation on Frequency and Amount of Transactions For the protection of our depositors, we have limited the amount of each withdrawal from an account to THREE HUNDRED DOLLARS (\$300.00) per day at a remote banking facility. You may buy up to TWO THOUSAND FIVE HUNDRED (\$2,500.00) worth of goods or services each day in our Point-of-Sale (POS) transfer service.

Delays in Posting Transactions Due to the nature of the "ATM" system, there may be delays between the time of any activity on your account(s) and the time it is reflected in our records of your account(s).

Charge for Originating Shares and Remote Banking Transaction

A transaction resulting in a withdrawal from or a deposit to your share or share draft account using the CU24 card or your PIN or other information which could provide electronic access to your account is considered the same as any other type of withdrawal or deposit in regard to our service charge formulas. The type of account determines if and when a fee will be assessed. All transaction fees will be deducted from your share draft account. If you do not have available funds in your share draft account, then the fees will be deducted from your share account. Please contact the credit union for current charges.

Foreign Transactions Fee Purchases and cash advances made in foreign countries and foreign currencies will be billed to you in U.S. Dollars.

A 1% International Transaction Fee will be assessed on all transactions where the merchant country differs from the country of the card issuer. The converted transaction amount will be shown separately from the International Transaction Fee on your billing statement. This fee will be assessed on all international purchases, credit vouchers, and cash disbursements.

Effective April 1, 2008, Visa will charge 0.8% for international transactions that do not involve currency conversions.

The exchange rate for transactions in a foreign currency will be a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date; this may vary from the rate Visa itself receives, or the government mandated rate in effect for the applicable central processing date plus the 1% International Transaction Fee.

Fee If you use an ATM or other electronic terminal that we do not own, you may be charged a fee by the terminal owner and any national, regional or local network used in processing the transaction. Any such fee(s) will be debited from your account if you elect to complete the transaction.

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 accounts 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 You can get a receipt at the time you make any transaction (except inquiries) involving your account using an ATM and/or Visa debit Point-of-Sale (POS) terminal. You will also receive on a monthly basis a statement of your account activity.

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 or receipt is wrong, or if you need more information about a transaction listed on the statement or receipt. 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 (five (5) business days for Visa Check Card purchases) 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.

Overdrafts If any withdrawal(s) with your card creates a negative balance in your account, you shall repay to us the amount of such overdraft, including customary and usual overdraft charges in the same manner as any other overdraft on such an account.

Cancellation Your card and PIN remain our property and immediate surrender of either may be required by us at any time. We may cancel the card, PIN, and/or electronic fund transfer 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 transfer would go over the credit limit on your overdraft line.

If the automated teller machine where you are making the transfer does not have enough cash.

If the terminal or 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, including, but not limited to, cards and terminals, 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 thirty (30) 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 All parties to joint share or share draft account(s) agree to be jointly and severally bound under this Agreement. All cards shall be returned to us prior to the addition or deletion of a name from any account subject to this Agreement. Consumer Reports (credit reports) may be obtained in connection with this application. If you request, 1) you will be informed whether or not consumer reports were obtained; and 2) if reports were obtained, you will be informed of the names and addresses of the consumer reporting agencies (credit bureaus) that furnished the reports. The PIN may provide access to accounts owned by the primary member. Joint owners may have access to the primary member's accounts at the credit union, including accounts owned singularly by the primary member or jointly by the primary member and other persons.

ACH Funds Transfers You may desire to receive an electronic transfer of funds into your account. Such transfers may be transmitted through the Automated Clearing House ("ACH") System. Your rights and responsibilities will be governed by Maine law, including Article 4A of the Uniform Commercial Code. Credit given by your credit union with respect to these transfers is provisional until the credit union receives final settlement through a Federal Reserve Bank or otherwise has received payment. If your credit union does not receive payment for a transfer, then the credit union is entitled to a refund from you in the amount credited to you on a provisional basis, and the originator of the transfer will not be considered to have paid the amount of the entry to your account. Your credit union is not obligated by the ACH rules to provide you with notice any time that it has received a transfer and made an entry to your account unless the credit union has otherwise agreed to do so.

Business Visa® Check Card Application

Business Name _____

TIN _____

Authorized User _____

Authorized User _____

Social Security Number _____

Business Address _____

Business Phone _____

Date Business Started _____

Type of Business _____

Sole Partnership

Corporation Organization

Other _____

For internal use only

Account Number _____

Number of cards requested _____

By signing below, you agree to abide by the terms of the electronic funds transfer and cardholders agreement. Consumer reports (credit reports) may be obtained in connection with this application. If you request, (1) you will be informed whether or not consumer reports were obtained; and (2) if reports were obtained, you will be informed of the names and addresses of the consumer reporting agencies (credit bureaus) that furnished the reports.

In order to issue a card to either signer of a joint account, both owners must sign.

Signature _____ Date _____

Signature _____ Date _____

Please return this application to:

Seaboard Federal Credit Union
PO Box G
Bucksport, ME 04416