

PERSONAL IDENTIFICATION NUMBER APPLICATION

Please fill out the application below to set up your PIN. You will use this special number whenever you access either Perfect Teller or SYBIL.

PERSONAL IDENTIFICATION NUMBER (PIN) APPLICATION

You may use the PIN number, which YOU assign. You simply designate any four-digit number YOU choose.

By signing below, I am agreeing with all of the terms and disclosures that are listed in this brochure. I further agree with the credit union's policy on Personal Identification Numbers. My PIN will be the last four digits of my social security number. After my initial use of my PIN, I will change it to whatever PIN I choose. I will not reveal my PIN to any unauthorized party. I will notify Fire Police City County FCU immediately if my PIN is lost or stolen

Account# _____

X

Signature _____

Date _____

SYBIL INSTRUCTIONS

Call the credit union at (260) 484-2102 and press one (1) for SYBIL. A gentleman will introduce you to SYBIL. SYBIL will then ask you to enter your account number followed by the pound (#) sign. Then, you will be asked to enter your PIN followed by the # sign.

She will give you these options:

1. End this phone call
2. Share Information
3. Loan Information
4. Change Password
5. Credit Union Hours

If you select share information she will prompt you to enter a number corresponding to the account type (ex. Regular, Draft, Funds, etc.)

If you select your Regular savings account she will give you the following menu:

1. Balance
2. Transfer to another share type
3. Withdrawal
4. Your latest dividend posting
5. Find transactions
6. History sent to you
7. VISA payment
8. Transfer to another member (requires other member's social security number or password)

If you select Draft (checking) account she will give you the following menu:

1. Balance
2. Transfer to another share type
3. Find a draft number
4. Withdrawal
5. Your latest dividend posting
6. Find transaction
7. History sent to you
8. VISA payment

9. Transfer to another member's account (requires other member's Social Security number or password).

If you select your SLY, Christmas, IRA or Fund Manager accounts she will give you this menu:

1. Balance
2. Latest dividend posting
3. Find Transaction
4. Transfer to another member share type

If you select your Loan Information you will first be asked to select the loan number then after doing so will be given the following options:

1. Transfer payment from Regular shares
2. Transfer payment from Draft (if you have a draft account)
3. Loan Payoff amount
4. Loan advance to Regular
5. Loan advance to draft
6. Find latest loan transactions

After you are done you can end the phone call by pushing one (1) on your keypad or hang up.



MAIN OFFICE
3306 North Clinton Street
Lobby Open 9:00 – 5:00 M-Th
9:00 – 5:30 Fri
Drive-Up 9:00 – 6:30 Tues-Th
8:00 – 6:30 Mon and Fri



(Revised 01.06.06)

SYBIL & Perfect Teller



HOME BANKING WITH PERFECT TELLER

Perfect Teller gives you complete account access over the internet. You access Perfect Teller through our website <http://www.fpccfcu.org>.

1. GETTING STARTED

1. Visit our website at www.fpccfcu.org
2. Click on the "Perfect Services" button on the left hand side of the screen.
3. Click on the "Perfect Teller" button.
4. Enter your account number and PIN into their respective fields.
5. Click on the "sign in" button.
6. When you are finished, make sure to click on the "sign out" link before exiting.

2. GREAT FEATURES

When using Perfect Teller to manage your finances, you have a lot of tools available to you. The features listed below make Perfect Teller one of the very best home banking products available.

- ✓ 24 hour, around the clock account access.
- ✓ Secure protection of your information.
- ✓ Transfer funds between accounts.
- ✓ Make loan & visa payments any time.
- ✓ View account histories.
- ✓ 24 hour access to online statements.
- ✓ Free Online Check Images

To use Perfect Teller, you will need to sign up for a Personal Identification Number (PIN). You will use this PIN to sign in to your account on Perfect Teller. Please note you may change your PIN once you are in the home banking system. This application is for initial users only.

TELEPHONE BANKING WITH SYBIL

SYBIL allows you to talk directly to our credit union computer with a touch-tone phone* AND a Personal Identification Number. A PIN number is your "signature," your authorization to complete the inquiry. SYBIL is available to access your credit union accounts 7 days a week, 24 hours a day.

*Not all push-button phones are touch-tone phones. If you hear a clicking sound when you press a button, your phone is not a touch-tone phone. You can buy converters for these and regular rotary dial phones. Most pay phones are NOT touch-tone phones. Contact your phone company for information on touch-tone.

Access to your account, through SYBIL, is controlled by your PIN number. If you don't have a SYBIL PIN, complete the application in this brochure, return it in the mail or drop it off at any branch. A PIN will then be assigned to you, which you may change later on. Your PIN is a four-digit security code that only you know. No one else can get information or transact business on your account without it. Once a PIN is issued to a member, no one may change the PIN but YOU or an authorized credit union employee. YOU have the option to change a PIN after it is initially programmed, any time you call in and access SYBIL.

LOAN INFORMATION

- SYBIL will give current loan balances, scheduled payments and payment due dates.
- SYBIL will transfer your scheduled payment from regular shares or share draft checking.
- You may request a loan payoff amount from SYBIL with a computed daily interest amount.
- VISA payment - You can conveniently authorize SYBIL to make your VISA payment from your regular shares or share draft/checking account.
- Get an advance on Fire Line or Home Equity lines of credit over SYBIL.

THINGS TO REMEMBER:

1. You must press keys on your telephone keypad FIRMLY.

2. You must have a PIN number to use the services available by SYBIL.
3. Each phone call is limited to 5 (five) requests per phone call.
4. All TRANSFERS and WITHDRAWALS are limited to regular shares and share draft (checking) accounts.
5. SYBIL will not allow a transfer which results in a negative share balance.
6. SYBIL will not allow a transfer below the share pledge.
7. PIN code changes made by YOU will take effect immediately. Decide on a four-digit PIN easy for you to remember.
8. SYBIL will talk you through all needed instructions.
9. Your monthly and/or quarterly statement will indicate all monetary transactions conducted by SYBIL.
10. Transactions are entered in even amounts. \$5.00 becomes 5, followed by a pound (#) sign to enter the amount. The pound (#) sign transmits the information to the computer.
11. If you make a mistake entering your account number, press the star (*) button. This will take you to the previous step in the transaction or inquiry.
12. SYBIL will be operational on your accounts within 10 working days from the date the credit union receives YOUR assigned PIN.

PERFECT TELLER & SYBIL DISCLOSURE

This Disclosure is pursuant to the Federal Electronic Funds Transfer Regulation. The use of your PIN is subject to the following regulations covering the rights and liabilities of the user and the Fire Police City County FCU.

CREDIT UNION LIABILITY

If we do not properly complete a transfer to or from your account according to our agreement with you, we are liable for your losses, or damages. However, there are some exceptions. We are NOT liable if, through no fault of ours, your account does not contain enough money to make the transfer or our electronic services were not working properly and you knew about the condition when you began the transaction.

MEMBER LIABILITY

If Perfect Teller or SYBIL privileges are abused, as determined by Fire Police City County FCU, the credit union has the right to discontinue online or telephone account access to that member.

MEMBER LIABILITY FOR UNAUTHORIZED PERSONS

If you believe your PIN has been stolen or used by an unauthorized person, you must report this to us at once. You will also want to immediately change your PIN number by directly calling SYBIL, or logging on to Perfect Teller and making the change. Telephoning is the best way to keep losses to a minimum. If you do not notify us immediately, you could lose substantial sums of money. If you notify us within two business days, during the time someone uses your account without your permission, you can lose no more than \$50 dollars.

If you do not notify us within two business days after learning of the theft of your PIN, and we can prove that we could have stopped someone from using your PIN if you had told us, you could lose as much as \$500.

If your statement shows transfers that you did not make, notify us at once. If you do not notify us within 60 days of receipt, you may be liable for any losses incurred.

QUESTIONS ABOUT STATEMENTS

If you think your statement is wrong, or if you need more information about a transfer on a statement, telephone us at (260) 484-2102 or write us at Fire Police City County FCU as soon as possible. We must hear from you within 60 (sixty) days after we have sent you the first statement on which the error appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as possible why you believe it is an error, or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 (ten) business days. We will tell you the results of our investigation within 10 (ten) business days after we hear from you, and we will correct any error on our part promptly. If we need more time, however, we may take up to 45 (forty-five) days to investigate your complaint or questions. If we ask you to put your complaint in writing, and we do not receive it within 10 (ten) business days, we may not credit your account. If we decide there was no error, we will send you a written explanation within 3 (three) business days after finishing our investigation. If requested, we will provide copies of the documents used in our investigation.