

MECU Speedy Line Audio Teller Agreement

Name _____ Credit Union Member Number _____
Street Address _____
City _____ State _____ Zip _____
Home Phone _____ Work Phone/Cell Phone _____
E-Mail Address _____

By completing and signing an application/agreement, I hereby apply for use of Michigan Educational Credit Union's Speedy Line Audio Teller service.

It is my understanding that my PIN may be used for transfers within my account(s), transfers to other members' accounts, and to obtain information regarding my account.

I am responsible for the safekeeping of my PIN and for all transactions by use of Speedy Line.

I will notify the Credit Union immediately and send written confirmation if my PIN is disclosed to anyone other than a joint tenant on my account. If I disclose my PIN to anyone, however, I understand that I have given them access to my accounts via Speedy Line and that I am responsible for any such transactions.

If I default in any amounts I owe under this Agreement, I agree to pay any and all attorney fees and collection costs incurred by the Credit Union.

I waive all present or future claims against the Credit Union and release said Credit Union from all responsibility for loss or damage not caused by the Credit Union's negligence which I might incur through unauthorized transactions of any kind from my account(s) through the custody and use of the PIN.

I understand that the Credit Union reserves the right to discontinue access to Speedy Line without notice and will not be liable for failure to honor any Speedy Line transactions.

Amendments to this Agreement may be provided to me, in accordance with applicable laws, without restatement of the terms. The use of Speedy Line is subject to such other terms, conditions and requirements as the Credit Union may establish from time to time.

Transactions made through Speedy Line are binding on the Credit Union only after verification by the Credit Union. Transactions after the close of normal business hours each day may be posted to the appropriate accounts on the next business day after the date of such transaction. The total dollar amount of transactions via Speedy Line are subject to limits set by the Credit Union, and sufficient verified funds must be available to satisfy my transaction instructions.

X _____
Your Signature Date

OFFICE USE ONLY: Linked SL Letter