



Please read the agreement that follows. Then fill out the information below, sign where indicated, and mail, fax, or deliver the application to Velocity Credit Union for prompt processing.

Please Print Clearly Date: _____

Velocity CU Account # _____

Name _____

Address _____

City _____ State _____ Zip _____

Home Phone _____ Daytime Phone _____

By signing below, you request activation of a Personal Identification Number (PIN), selected by you, that is to be used to access Velocity Credit Union's special telephone audio response system and other similar electronic banking systems that may be approved for your use. You also acknowledge that you have read and understood the terms of the agreement printed in this brochure that governs the use of these services.

Applicant's Signature: _____

Write Your Personal Identification Number (PIN) Below

You may choose any four digit number (no letters, please). You may select the same PIN as the one used with your PULSE care, if you wish. Be sure to remember your PIN since Velocity Credit Union does not keep a record of it.

CAUTION: You should not choose any PIN number that can be easily guessed or discovered by others such as address numbers, phone numbers, dates of birth, part of a social security number, etc. Your PIN is an important security code and should not be known to others!

Write Your PIN Selection In These Boxes

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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**Mail, fax, or bring this application to:
P.O. Box 1089
Velocity CU, 610 East 11th Street
Austin, Texas 78767-1089
Fax to: 512-469-7024**

S.T.A.R. Teller & Internet Home Banking Agreement

Keep This Copy For Your Records

1. Definitions

The words "Credit Union" mean Velocity Credit Union. "You" and "your" mean the person(s) applying for activation of a PIN that provides access to the electronic services described in this agreement. "S.T.A.R. Teller" describes the electronic audio response system that allows you to perform certain account transactions and inquiries using a telephone. "Internet Home Banking" describes an electronic service that allows you to perform certain account inquiries and transactions using a personal computer and Internet access. "Authorized use" means that you have permitted another person to have access to your PIN either voluntarily or by knowingly making it available to another person, whether or not you have expressly permitted its use. "PIN" means the personal identification number chosen by you that allows access to the electronic services described in this agreement, including any subsequent changes of the actual PIN numbers that you may initiate in the future.

2. You understand that the terms of this agreement govern your use of the S.T.A.R. Teller service, Internet Home Banking service, and other similar electronic services that the Credit Union may make available to you from time to time. You also understand that you are liable for all authorized use of your PIN, as those terms are defined above.
3. You agree to keep your PIN strictly confidential. You understand that if you disclose your PIN to another person, whether it is through intentional, accidental or negligent action, it may constitute an authorized use of the PIN should someone else access your account.
4. You understand that the Credit Union can revoke the use of any of the electronic services described in this agreement at any time, without liability to the Credit Union. The Credit Union may also issue a new PIN at anytime or require you to choose a new PIN at any time, at its discretion.
5. You agree to hold the Credit Union harmless for any failure of the electronic services described in this agreement that occurs due to electronic, mechanical, or similar problems beyond the control of the Credit Union.
6. S.T.A.R. Teller and Internet Home Banking provide the following inquiries, transactions, and other services:
 - a. Balance inquiries (excluding credit cards)
 - b. Deposit, withdrawals, check clearings and transfer histories for 30 days or more.
 - c. Dividend inquiries.
 - d. Ability to change PIN.
 - e. Funds transfer among checking, savings, line-of-credit Quickloan and money market accounts as allowed by other Credit Union procedures and applicable regulations. Transfers from savings and money market accounts may be limited to 6 per month, 3 of which may be checks.
7. You understand that the various agreements and contracts that govern your use of the above named accounts are hereby incorporated into this agreement. You understand that this agreement and all associated contracts and agreements may be amended from time to time with notice to you of these changes. However, such amendments do not affect the remaining provisions of the agreements or contracts.
8. You agree to notify the Credit Union immediately for any loss or theft of your PIN. You understand that the Credit Union may freeze your account to

prevent any further access by electronic means. The Credit Union may, at its discretion, reissue and reactivate a new PIN for your use.

9. You agree to indemnify the Credit Union for collection costs, including but not limited to expenses, court costs, and attorney fees, in the event of your failure to perform according to the provisions of this agreement.
10. You understand that the Credit Union may terminate your use of any of the electronic services described in this agreement at any time.
11. The Electronic Funds Transfer Act (EFT) and Regulation E establish your rights and responsibilities under the law regarding certain types of electronic transactions and preauthorized transfers. The Truth in Lending Act and Regulation Z establish your rights and responsibilities under the law regarding certain types of electronic transactions that involve loans or credit cards. The Credit Union will provide you with the required Regulation E and Regulation Z disclosures prior to activating the PIN established herein and providing access to the electronic services described herein. These disclosures are hereby incorporated as part of this agreement.