

The Primary account owner must complete the application.

If you have any questions, call the Financial Solutions Center at **(704) 969-6700** or **(800) 462-4421** between the hours of 8:00am and 6:00pm EST, or email **eservices@sharonview.org**.

Please select the option you are applying for (all online services are free):

ebranch

ebranch and epay (epay requires a checking account)

Add epay to an existing ebranch account (requires a checking account)

Social Security Number

Member Account Number

First Name

MI

Last Name

Street Address

City

State

Zip

Country

Home Phone

Work Phone

Email Address

Mother's Maiden Name

Additional member numbers you wish to include in ebranch (you must be a signor on each account):

Are you a Quicken user?

Yes

No

By submitting your signed SFCU eservices application, you agree to the following:

You desire to subscribe to the Service and authorize us, and any third party acting on our behalf, to serve as your agent in processing payments to targeted accounts according to your payment and/or transfer instructions, and you authorize us to post such payments and/or transfers to your designated account(s). Your application must be approved by Sharonview prior to enrollment. You will be notified when the service is available for your use. You will receive instructions for the use of the service and your security code. You understand that we may not make certain payments and/or transfers if sufficient funds are not available in your designated account. This authorization is in force until you or we revoke it in writing and is subject to the ebranch & epay terms and conditions listed below. You are aware that the ebranch & epay Terms and Conditions can be amended from time to time. If you prefer to receive the ebranch & epay Terms and Conditions in written form instead of electronic version, please contact your nearest branch.

Please fax or mail completed form to:

eservices Department
Sharonview Federal Credit Union
P.O. Box 2070, Fort Mill, SC 29716
Fax: 704-969-6748

Member Signature _____ Date _____

CREDIT UNION USE ONLY

Branch Name and Number _____ Employee Signature _____

EBRANCH AND EPAY TERMS AND CONDITIONS

THE FOLLOWING TERM AND CONDITIONS govern the manner in which Sharonview Federal Credit Union will provide ebbranch and epay (virtual branch) services to you:

FINANCIAL SOLUTIONS CENTER

Financial Solutions Center is available (704) 969-6700 (Charlotte, NC Area) or (800) 462-4421 (Toll Free) from 8:00am to 6:00 pm EST weekdays. After hours and weekend calls will be answered by voice mail.

Mail may be addressed to:

Sharonview Federal Credit Union
Post Office Box 2070
Fort Mill, SC 29716

E-mail can be addressed to:
eservices@sharonview.org

EBRANCHEPAY

Accessing your account via ebranch will allow you to do many of the same transactions, which you now may be doing via Magic One. The first time you use your security code to obtain an ebranch service, you will be consenting to the terms of this agreement. The only way you can cancel your ebranch access is by written instructions to us at the address above.

Federal law limits the number of transfers by ebranch from your savings account or money market account to six per month, assuming you have no other electronic transfers or withdrawals from your savings account or money market account.

Agreement Regarding the Use of ebranch

You understand you are responsible for the safekeeping of your security code and for all transactions by the use of ebranch. You understand that your security code is not transferable, and you will not disclose the security code or permit any unauthorized uses thereof. Furthermore, if you disclose your security code to anyone, you understand that you have given that person access to your account via ebranch and that you are responsible for any such transaction. You further agree to notify Sharonview Federal Credit Union immediately and send written confirmation if your security code is disclosed to anyone who is not authorized to use your account.

You understand that Sharonview Federal Credit Union reserves the right to discontinue access to ebranch without notice and will not be liable for failure to honor any ebranch transactions. You understand that any transaction made after 5:00 p.m. (Eastern Standard Time) will be processed the following business day. A withdrawal by check, requested on a given business day, will be processed the following business day. You understand the total dollar amount of transactions via ebranch is subject to limits set by us, and sufficient verified funds must be available to satisfy your transaction instructions. All quoted balances may not include current day activities, including items that have not cleared.

Bill Payment Services Through epay

You must have a checking account to use Sharonview's epay services. You authorize us to utilize third parties to provide the bill payment services to you on our behalf.

Payment of taxes or court directed payments via epay is prohibited.

We reserve the right to refuse to make any payment but will notify you of any such refusal within two (2) business days following receipt of your payment instruction.

Funds will be sent to your selected merchant as close as reasonably possible to the date designated by you in your payment instruction (payment date). Subject to the terms and conditions of this Agreement, you authorize us, and any third party acting on our behalf, to choose the most effective method to process your payment, including, without limitation, electronic, paper or some other draft means. For each properly instructed payment to an eligible merchant you will receive a transaction confirmation.

The payment date indicated by you must always be a business day. If it is not, the payment date will be deemed to be the first business day following the date indicated.

WE SHALL NOT BE LIABLE FOR ANY FAILURE TO MAKE A PAYMENT, INCLUDING ANY FINANCE CHARGES OR LATE FEES INCURRED AS A RESULT. IT IS ALSO IMPORTANT THAT THE PAYMENT DATE BE FIVE OR MORE BUSINESS DAYS BEFORE THE MERCHANT DUE DATE, SINCE THE TIME FOR US TO PROCESS YOUR PAYMENT VARIES ACCORDING TO THE PARTICULAR MERCHANT. SUBJECT TO THE LIMITATION DISCUSSED BELOW, IF YOU FOLLOW THE PROCEDURES DESCRIBED IN THIS AGREEMENT FOR PAYMENTS, AND YOU ARE ASSESSED A PENALTY OR LATE CHARGE, WE WILL WORK WITH THE PAYEE ON YOUR BEHALF TO ATTEMPT TO HAVE ANY LATE FEES OR CHARGES REVERSED, BUT ANY RESULTING CHARGES ARE STILL YOUR RESPONSIBILITY.

IN THE EVENT THAT YOU DO NOT ADHERE TO THE OBLIGATIONS SET FORTH IN THIS AGREEMENT OR YOU SCHEDULE A PAYMENT LESS THAN FIVE BUSINESS DAYS BEFORE THE DUE DATE, YOU WILL BEAR FULL RESPONSIBILITY FOR ALL PENALTIES AND LATE FEES AND WE WILL NOT BE LIABLE FOR ANY SUCH CHARGES OR FEES.

Under no circumstances will we be liable if we are unable to complete any transactions or payments initiated in a timely manner via the Home Banking or Bill Paying Services because of the existence of any one or more of the following circumstances:

1. You do not obtain confirmation at the time you initiate a bill payment.
2. The designated Account does not have sufficient funds available to complete the transaction or payment.
3. The money in your account is subject to legal process or other claim.
4. You have closed the designated account.
5. We have identified you as a credit risk and have chosen to (i) make all bill payments initiated by you utilizing a paper, as opposed to electronic method, or (ii) to terminate your subscription to the Epay services.
6. The ebranch services, your equipment, the software or any other communications link is not working properly.
7. You have not provided us with the correct information for those merchants to whom you wish to direct a payment.
8. The merchant mishandles a payment sent by us.
9. Circumstances beyond our control (such as, but not limited to, fire, flood, or interference from an outside force)

WE ARE NOT RESPONSIBLE FOR ANY OTHER LOSS, DAMAGE OR INJURY, WHETHER CAUSED BY YOUR EQUIPMENT OR SOFTWARE, THE VIRTUAL EBRANCH SERVICES, OR ANY TECHNICAL OR EDITORIAL ERRORS CONTAINED IN OR OMISSIONS FROM ANY USER GUIDE RELATED TO THE SERVICES. WE SHALL NOT BE RESPONSIBLE FOR ANY DIRECT, INDIRECT, SPECIAL OR CONSEQUENTIAL DAMAGE ARISING IN ANY WAY OUT OF THE INSTALLATION, USE OR MAINTENANCE OF YOUR EQUIPMENT, SOFTWARE OR THE SERVICES, EXCEPT WHERE THE LAW REQUIRES A DIFFERENT STANDARD.

Bill Payment Cancellation/Modification

You may cancel or modify a bill payment up to 2:00 p.m. Eastern Time (ET) the same business day you schedule for payment.

Monthly Statements

All transactions made via the ebranch will be listed on your monthly statement that you receive from us. From time to time we may introduce new services or enhance the existing services. We shall notify you of the existence of these new or enhanced services. By using these services when they become available, you agree to be bound by the obligations concerning these services, which will be sent to you.

Care of Your epay Password and Security

You agree that you will not give your bill payment security code or make it available to any other person. If you believe that your security code has been lost or stolen, or that someone has made bill payments using

your security code without your permission, notify us IMMEDIATELY by phone any time during Member Service hours or send an electronic message through the ebranch.

Your Liability for Unauthorized Bill Payments

If you believe that your security code has been lost or stolen, notify us IMMEDIATELY as provided above in order to keep your possible losses to a minimum. If you notify us within two (2) business days after the loss or theft, your maximum liability is \$50.00.

If you do NOT notify us within two (2) business days after you learn of the loss or theft of your security code, and we can prove that we could have prevented someone from using your security code if you had told us in time, your maximum liability is \$500.00.

If your monthly statement from us contains payments that you did not make, notify us IMMEDIATELY. If you do not notify us within sixty (60) days after the statement was mailed to you, you may not get back any of the money you lost 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 hospital stay or a long trip) prevented you from telling us, we may at our discretion extend the time.

Bill Payment or Home Banking Transaction Errors and Questions

Contact us as soon as possible at either the address or telephone number described earlier if you think that a epay or ebranch transaction listed on your monthly statement from us is in error. If you need more information about an epay transaction listed on the statement. We must hear from you no later than sixty (60) days after you received the first statement on which the problem or error occurred. When you call or write us, you must:

1. Tell Your name and User ID.
2. Describe the epay or ebranch transaction you are unsure about (merchant name, account information, transaction date, transaction amount) and explain as clearly as you can why you believe it is an error or need more information.
3. Tell us the dollar amount of the suspected error. If you tell us orally, or by using the ebranch electronic mail, we may require that you send your complaint in writing within ten (10) business days. We will tell you the result of our investigation within ten (10) business days after we receive your complaint and will correct any epay or ebranch transaction error promptly. If we need more time, we may take up to forty-five (45) days to investigate the complaint or question. If we decide to do this, we will re-credit your account within ten (10) business days after we hear from you, for the amount you think is in error in order that you may have use of the money during the time it takes to complete our investigation. If we ask you to put your question or complaint in writing and we do not receive it within ten (10) business days, we may not re-credit your account.

If we decide there was no error, we will mail or transmit to you a written explanation within three (3) business days after we have completed the investigation, and within ten (10) business days of the date of such explanation, we will debit from your account the amount previously re-credited to you for use during the time we took to complete our investigation. You may ask for copies of documents used during our investigation.

Disclosure of Account Information to Third Parties

We will not disclose information to third parties about your accounts unless:

1. When it is necessary for completing ebranch transactions,
2. To verify the existence and condition of your account for a third party such as a credit bureau or a merchant;
3. In order to comply with a government agency or court order; or
4. If you give us your permission.

Charges

ebranch services are offered to you with the following fees:

ebbranch Monthly Fee	FREE
epay Monthly Fee	FREE (unlimited number of bills)

In the event we are unable to process a Bill Payment transaction, (if, for example, there are insufficient funds in Your designated accounts) the transaction will result in a "failed payment". In such an event we will charge the total cost of the transaction, including "Service Charge NSF" fee to you. In such an event repetitive failed payments, we reserve the right to suspend your rights to the epay. Suspension may be without prior notice to you. If you're suspended, transactions, which were previously initiated, may still continue to be processed unless canceled and confirmation of such cancellation is provided as specified below. In the event of your rights to epay are suspended, we will notify you by mail to your listed address. With respect to any failed payment, you agree to reimburse us within fourteen (14) days after notice is sent to you, for any funds we have already paid to one or more of your designated merchants that we were unable to recover by debit to the merchant or charge to you.

If you do not pay any amount owed to us when due, you agree to pay interest on the unpaid balance at the rate of 18% per annum. In the event that your claim or debt has to be referred to a third party for collection, you agree, to the extent permitted by law, to pay all costs and fees incurred in collecting the outstanding balances, including reasonable attorneys' fees and court costs.

Additional Terms and Conditions

1. In addition to the foregoing, you agree to be bound by and comply with the requirements of applicable state and federal laws and regulations. We agree to be bound by them, as well.
2. We reserve the right to terminate your use of the ebranch & epay, in whole or in part, at any time without prior notice.
3. If you wish to cancel epay services, you must notify Member Service. You will be responsible for all bill payments you have requested prior to termination and for all other charges, fees, and taxes incurred. **BE SURE TO CANCEL ALL OUTSTANDING PAYMENT ORDERS BEFORE YOU NOTIFY US TO TERMINATE EPAY SERVICE. WE WILL NOT BE LIABLE FOR PAYMENTS NOT CANCELED OR MADE DUE TO THE LACK OF PROPER NOTIFICATION BY YOU OF BILL PAYMENT SERVICE TERMINATION.**
4. These Terms and Conditions and applicable fees and charges may only be altered or amended by us. In such event we shall send notice to you at your listed address or transmit notice of the alteration or amendment over the ebranch & epay. Your use of the ebranch & epay following receipt of such notice constitutes acceptance of such alterations or amendments. In the event of a dispute regarding the ebranch & epay, you and we agree to resolve this dispute by looking to these Terms and Conditions. These Terms and Conditions shall supersede any and all other representations made by you or our employees. These Terms and Conditions shall be governed by and construed in accordance with the laws of the State of North Carolina. Business Days are Monday through Friday excluding normal banking holidays.