

Internet Banking - E-Statements - Telephone Banking

Telephone Banking PIN Setup Procedures:

Call 866-377-6110. You will be offered our main menu selections.

Once you have made your choice, you will be asked to:

- Enter your Account Number and press the # button.
- Enter your Account Type and press the # button.
- Enter last four digits of your Social Security Number as your PIN Number and press the # button.
- Enter the PIN number you would like to use and press the # button.

Internet Banking Password Setup Procedures:

Access our website at www.fmub.com. Click Login to Internet Banking.

Click First Time User. Once you have made your choice, you will be asked to:

- Enter your account number as your Access ID.
- Enter the last four digits of your Social Security Number as your password and press the Submit button.
- Then enter the Access ID you would like to use. Your Access ID must be at least 6 digits.
- Enter your password. (Your password must be from 6 to 17 characters with at least one letter and one number.)
- Re – enter your password.
- Press Submit.

Please wait 24 hours after returning this form to set up your account.

Authorization Form

Employee _____

Telephone/Internet Banking Business Online

New Enrollment Cancel Enrollment Change E-Mail Address Password Reset

Account Owner 1

Account Owner 2

Name _____ Name _____

Social Security Number _____ Social Security Number _____

Primary Email Address _____

E-Statements (Fill this area if enrolling for E-Statements)

Checking/Savings # _____ Checking/Savings # _____

Checking/Savings # _____ Checking/Savings # _____

(Passbook Savings Accounts are not eligible for E-Statements unless on Combined Statement)

Account Owner 1

Account Owner 2

For Bank Use

Port: _____ Date: _____

Processor: _____

Processor Contacted for Sign-Up: _____

ID Checked 1. _____

2. _____

3. _____



Farmers & Merchants Union Bank

24-Hour Telephone Banking

Call 1-866-377-6110

Our 24-hour telephone banking service brings account information to your fingertips 24 hours a day by simply using a touch tone telephone. It's easy, convenient, private and free. You now have 24-hour access to your checking, money market, savings, loans, CDs and IRAs. Plus, you can transfer funds between your accounts.

To use our 24-Hour Banking Service, just follow the directions when your call is answered. You will hear the selections and then be asked to press the appropriate phone buttons. After you become familiar with our 24-Hour banking service, you can easily bypass the instructions and go right to the service you want.

24-Hour Telephone Banking Options

You will be offered our main menu selections. Follow the menus as presented on the phone.
You will be asked for your account number and pin number at the appropriate point.

1 - Checking Menu Options

- Press 1** Current Balance & Last Deposit
- Press 2** Review Transactions
- Press 3** Transfer Funds
- Press 4** Make a Loan Payment
- Press 5** Other Checking Account Functions
- Press 9** Return to Previous Menu

2 - Savings Menu Options

- Press 1** Current Balance & Last Deposit
- Press 2** Review Transactions
- Press 3** Transfer Funds
- Press 4** Make a Loan Payment
- Press 5** Other Savings Account Functions
- Press 9** Return to Previous Menu

3 - Certificate Menu Options

- Press 1** Current Balance
- Press 2** Review Transactions
- Press 3** Interest Information
- Press 9** Return to Previous Menu

4 - Loan Menu Options

- Press 1** Current Balance
- Press 2** Review Transactions
- Press 3** Interest Information
- Press 4** Transfer Funds
- Press 5** Loan Payoff Information
- Press 9** Return to Previous Menu

5 - Change Your PIN Number

6 - Return to Main Menu

INTERNET AND TELEPHONE BANKING AGREEMENT AND DISCLOSURES

1. **Coverage.** This Agreement applies to your use of our Internet and Telephone Banking Service ("Service"), which permits you to access your accounts with us via the Internet and/or Telephone for services selected by you and agreed upon by us. This Agreement applies to all persons that are parties to the accounts. In this Agreement, the terms "you" and "your" refer to each depositor on an account accessible by Service, and the terms "us," "we," and "our" refer to the Bank.

2. **Enrollment.** To establish Internet and/or Telephone Service and contract for this service, you need to come into the Bank to sign up.

3. **Responsibility.** You are responsible for selecting all systems, hardware and your Service provider and for any defect, malfunction or interruption in service or security due to hardware failure, your choice of Service provider and systems and computer services.

4. **Access and User Codes.**

- a. The first time you log in to **Telephone Banking, you will be required to change your pin number to access the Telephone Banking services.** Your pin number has the same effect as your signature for authorizing transactions. You agree to safely keep the pin number, not to record your pin number or otherwise disclose or make your pin number available to anyone other than authorized users of your accounts. Anyone to whom you disclose your pin number and anyone who has access to your pin number will have full access to the services you can perform on Telephone Banking, including full access to your accounts. You have no ability to limit any such person's authority. If anyone uses your pin number with your permission, you will be responsible for any transactions performed by that person. If you fail to log in three consecutive times to **Telephone Banking**, your access will be disabled. Call Farmers & Merchants Union Bank at 920-623-4000. We will reset your "account", so that you will again be required to log on as a First Time User.

- b. The first time you log in to **Internet Banking, you will be required to change your password to access the Internet Banking services. (It is not necessary to change your Access ID. You may choose to enter the same Access ID that you used for your initial log in.)** Your Password has the same effect as your signature for authorizing transactions. You agree to safely keep the Password, not to record your Password or otherwise disclose or make your Password available to anyone other than authorized users of your accounts. Anyone to whom you disclose your Password and anyone who has access to your Password will have full access to the services you can perform on Internet Banking, including full

access to your accounts. You have no ability to limit any such person's authority. If anyone uses your Password with your permission, you will be responsible for any transactions performed by that person.

If you fail to log in three consecutive times to **Internet Banking**, your access will be disabled. Call Farmers & Merchants Union Bank at 920-623-4000. We will reset your "record", so that you will again be required to log on as a First Time User.

5. Customer Liability. Tell us at once if you believe your pin number has been lost, stolen or otherwise become available to an unauthorized person. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your accounts. If you tell us within two business days, you can lose no more than \$50 if someone used your Pin number without your permission. If you do NOT tell us within two business days after you learn of the loss or theft of your pin number, and we can prove that we could have stopped someone from using your pin number without your permission, you could lose as much as \$50.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days of the date we mail a periodic statement to you, you may not get any money you lost after the 60 days if we show that we could have stopped someone from taking the money if you would have 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 periods.

6. Contact in Event of Unauthorized Transfer. If you believe your pin number has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call 920-623-4000 or write Farmers & Merchants Union Bank, Attention: Telephone Banking, Post Office Box 226, Columbus, Wisconsin 53925.

7. Business Days. Our business days are Monday through Friday. The following holidays are not included as business days: New Years Day, Memorial Day, Fourth of July, Labor Day, Thanksgiving and Christmas. We can process a fund transfer or bill payment on the same business day as your instructions, if we receive your instructions before our Telephone Service cut-off hour of 3:00 p.m. on a business day. If we receive your instruction after the end of our business day, we process the transaction on our next business day.

8. Functions.

- a. Using your User ID and Pin number and **Telephone Banking**, you can perform the following functions :
 - check account information
 - transfer funds among your deposit accounts
 - make payments out of deposit accounts to your loan accounts
 - transfer funds from your line of credit to your checking account

Subject to available funds, you may transfer funds through **Telephone Banking** in any amount

- b. Using your Access ID and Password and **Internet Banking**, you can perform the following functions :

- view account information
- transfer funds among your deposit accounts
- transfer funds from your line of credit to your checking account
- make payments out of deposit accounts to your loan accounts
- export account activity to Quicken or Microsoft Money

Subject to available funds, you may transfer funds through **Internet Banking** in any amount

9. Canceling Funds Transfers

- a. **Canceling an Order.** You may cancel or change a pending funds transfer by selecting and accurately changing the Transfer information in the appropriate fields on the relevant Transfer (from the Transfer list). Any instruction to cancel or change a transfer must be received at least 2 days before the day the transaction is to be processed. Except for preauthorized transfers, described below, if we don't receive your complete and accurate instruction identifying a funds transfer or payment prior to that time, we may process the transaction.
- b. **Preauthorized Transfers.** If you tell us in advance to make a regular payment at a regular time out of your account without further action by you (a preauthorized transfer), you can stop these payments either by calling us at 920-623-4000 or write us at Farmers & Merchants Union Bank, Post Office Box 226, Columbus, Wisconsin 53925 in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing in a form approved by us and get the form to us within 14 days after you call. We will require that you tell us the exact amount of the debit, the next date the debit is to be made and the exact name of the payee. If you stop payment of such a preauthorized transfer in accordance with the terms of this Agreement, we will stop the next debit and all subsequent preauthorized payments to that payee
- c. **Liability for Failure to Stop a Preauthorized Transfer.** If you order us to stop a preauthorized transfer three business days or more before the transfer is scheduled, and the stop payment order is made according to the terms and conditions of the account and this Agreement, including the requirement that you give us the exact amount of the debit, the next date of the debit and the exact name of the payee, and we do not do so, we will be liable for your losses or damages proximately caused by our failure.
- d. **Charges For Stopping Payment.** If you submit an oral or written stop payment request for a preauthorized payment, we will charge you for each such stop payment order, the charge for stopping payment identified in our current fee

schedule, which was provided to you at account opening. The fee schedule may be amended from time to time.

- e. **Our Rights.** If we fail to cancel or stop any funds transfer or bill payment, the payment will stand unless you show us that payment to the payee was unenforceable. If we recredit your account after transferring funds over a valid and timely cancellation request, you agree to sign a statement describing the dispute with the payee, to transfer to us all of your rights against the payee, and to assist us in any legal action taken against that person.

10. Overdrafts. When you schedule a funds transfer or bill payment using our service, you authorize us to withdraw the necessary funds from your account with us. We deduct the amount of your funds transfer from your account on the date we process your instruction. Each instruction to us to withdraw or transfer from an account is an order to us to pay from that account at that time or on a later date, if any, indicated in the instruction. We may charge payments against the account even though the charge creates an overdraft, or we may refuse to make payments if the charge creates an overdraft. If you overdraw your account, you agree to immediately pay us the overdrawn amount, together with any applicable fees. If the account is maintained in connection with an overdraft credit plan, any overdraft will be made in accordance with the agreement or rules governing that account rather than this Agreement.

11. Limitations on Transfers. Under federal regulations, you may make no more than six preauthorized electronic fund transfers and telephone transfers, including Telephone or Internet Banking transactions, checks and point-of-sale transactions per month from your savings or money market deposit account. Of these six transactions, you are limited to no more than three transactions per month by check, draft, debit card or similar order to third parties. Each fund transfer or bill payment through Telephone or Internet Banking from your savings or money market deposit account is counted as one of the six limited transfers you are permitted each month.

12. Fees. No fees are assessed for using our Service.

13. Periodic Statements. Your Service account activity will appear on your periodic account statement.

14. Our Liability For Failure to Make Transfers. If you have given us all of the proper and timely instructions and have properly completed all fields to complete a transfer and we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, subject to the limitations contained in this Agreement, we will be liable for your losses or damages proximately caused by our failure. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, your account does not contain sufficient collected funds to make the transfer.
- If the money in your account is subject to legal process or other encumbrances restricting the transfer.

- If a transfer system was not working properly and you knew about the breakdown when you started the transfer.
- If an act of God or circumstances beyond our control (such as fire or flood) prevent the transfer or use of Service despite reasonable precautions that we have taken.
- If incomplete or inaccurate information is forwarded to us by you or through an automated clearinghouse.
- If you have not properly followed the instructions for using our Service.
- For errors or failures from any malfunctions of your service provider, or other problems relating to the telephone equipment you use with our Service, including, without limitation, your inability to access the Service or any part of the Service.
- For a failure to provide access or for interruptions in access to the Service due to Service system failure.
- NOTWITHSTANDING ANY OTHER PROVISION IN THIS AGREEMENT, UNLESS OTHERWISE PROHIBITED BY LAW, OUR SOLE RESPONSIBILITY FOR AN ERROR BY US OR OUR THIRD PARTY PROVIDER IN TRANSFERRING FUNDS WILL BE TO CORRECT THE ERROR, BUT IN NO CASE WILL THE BANK BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES IN CONNECTION WITH OR IN ANY WAY RELATED TO THE SERVICE.

15. **Account Information Disclosure.** The circumstances under which we may provide information about your accounts to third parties are summarized in our current privacy statement accompanying this Agreement.

16. **Termination.** We may modify, suspend or terminate your privilege of using Service and may withhold approval of any transaction, at any time, without prior notice to you. In the event we terminate your access to the Service, we will try to notify you in advance but are not required to do so. You will be notified as soon as practicable. Any one person who can use the account accessible with the Service may terminate the Telephone Banking service. Termination shall not affect the rights and obligations of the parties for transactions made with the Service before we have had a reasonable time to respond to your termination request.

It is your responsibility to cancel all future funds transfers, whether recurring or individual payments, when you terminate the Service or we may continue to process such payments.

17. **Third Parties.** You understand that support and services relating to the Service are provided by third parties other than us, and you authorize us to contract with third parties to provide such support and service.

18. **Amendment.** We may amend this Agreement at any time. Notice will be sent to you

at your current address in our files. Amendments will be effective upon the date indicated in the notice.

19. General. This Agreement is intended to supplement and not to replace other agreements between you and us relating to your accounts, including, without limitation, our Deposit Account Rules. In the event of a conflict between this Agreement and any other account rules and agreements that apply to your accounts, this Agreement shall govern and prevail.

In Case of Errors or Questions About Your Electronic Transfers

Telephone us at 920-623-4000 or write us at Farmers & Merchants Union Bank, Post Office Box 226, Columbus, Wisconsin 53925, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can 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 business days.

We will determine whether an error occurred within 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 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

The 10 day periods in the preceding paragraph may be extended to 20 business days, if the error involves a transfer to or from the account within 30 days after the first deposit to the account was made.

If the error involves an electronic transfer from your account to buy goods or services direct from a merchant, a transfer initiated outside of the United States or a transfer that occurred within 30 days after the first deposit to the account was made, the 45 day time period to investigate your complaint or question will be 90 days in place of 45 days.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Privacy Statement

At Farmers & Merchants Union Bank, we recognize our customers' rights to privacy. You have chosen to do business with us and we honor your expectations that your personal financial information will remain private and secure. Farmers & Merchants Union Bank will maintain standards to ensure that your information is private and secure at all times.

We believe the confidentiality and protection of customer information is one of our fundamental responsibilities. While information is critical to providing quality service, we recognize that one of our most important assets is our customers' trust. Thus, the safekeeping of customer information is a priority for Farmers & Merchants Union Bank.

1. This statement is intended to describe how we collect, maintain and disclose customer information, and how you can choose how information about you is used by us. This statement may be amended from time to time at our discretion. If you have any questions, comments or complaints about the privacy of information about you, please contact us at:

Farmers & Merchants Union Bank
159 W. James Street
Columbus, Wisconsin 53925
920-623-4000

2. We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us or others
- Information we receive from a consumer reporting agency

3. We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.

4. If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this statement.

5. We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.