

I hereby request that electronic fund transfers be allowed through UNIVERSITY OF SOUTH ALABAMA FEDERAL CREDIT UNION for the account(s) designated below, through the Credit Unions TELL SOUTH System Telephone Response System. The use of the TELL SOUTH System shall be governed by the printed terms and conditions of the TELL SOUTH Agreement and the Regulation E Disclosure Statement attached along with such other terms and conditions, or amendments thereto, as may be established from time to time by the Credit Union and communicated in writing by me.

By signing this application I authorize UNIVERSITY OF SOUTH ALABAMA FEDERAL CREDIT UNION to check my credit and employment history and make whatever inquiries necessary in the course of granting access to the TELL SOUTH System, reviewing its use of cancellation. I understand that the Credit Union will retain this application whether or not it is approved. I also agree that if I am approved, that my use of the Tell South System will bind me to all terms and conditions contained in the TELL SOUTH Agreement that I receive. I hereby acknowledge that I have removed the attached Tell South Agreement and the Regulation E Disclosure Statement and will retain it for my record.

You may now use TELL SOUTH to make account inquiries. After the credit union receives this card, you may conduct transfers and withdrawals.

Applicant's Signature

Co-Applicant's Signature

Date

Account Number

Please check below to request information regarding Credit Union Services:

- Low Cost Loans*
- Checking Accounts*
- Christmas Clubs*
- Super Saver Checking Account*
- IRA's*
- VISA*
- Home Equity*

TELL SOUTH AGREEMENT

1. In this Agreement, the words "you" and "your" mean each person who signs this Agreement. The words "we" "us" and "our" mean UNIVERSITY OF SOUTH ALABAMA FEDERAL CREDIT UNION. The word "PIN" means your personal identification number. The word "Account" means those accounts with us which you may access by use of your PIN and the Telephone Response system. The TELL SOUTH System is an electronically automated telephone response system that may be accessed by a telephone device through which, when used in conjunction with a PIN an electronic fund transfer may be initiated.
2. You will responsible for all unauthorized transfers made from your Account by use of your PIN with the TELL SOUTH System subject to the limitations contained in applicable Federal Law. Those limitations of your liability for unauthorized transfers are summarized in the disclosures accompanying this Agreement.
3. You will tell us at once if you believe your PIN has been lost or stolen or discovered by some unauthorized person. The fastest way to notify us is to telephone us at (251) 706-0255.
4. We may terminate or cancel the use of your PIN with the TELL SOUTH System at any time, We may give you notice of termination of cancellation, but we are not obligate to do so. Your PIN may not be used with the TELL SOUTH System after we terminate or cancel, and you will discontinue use immediately. You may terminate or cancel the use of your PIN with the TELL SOUTH System by giving us a written notice at our main office.
5. You must keep your share account open in order for you to use your PIN with the TELL SOUTH System.
6. Except as changed by the Agreement transactions initiated by the use of Your PIN with the TELL SOUTH System are subject to the rules and agreements covering your Accounts with us and this Agreement is made part of and supplemental to those rules and agreements.
7. You will pay any charges that may be approved by our Board of Directors for the use of your PIN with the TELL SOUTH System. All approved charges, may at our option, be charged against any Account which may be accessed by use of your PIN.
8. You understand that you PIN when used with the TELL SOUTH System may be used to transfer funds between certain Accounts. Cash withdrawals are not authorized under the TELL SOUTH System.
9. Your PIN will be used only for the type of transactions and to have access to only those Accounts that we have approved in advance. If through some error the use of your PIN with the TELL SOUTH System permits you to access an Account and make an unauthorized transaction, we may charge the amount involved to an Account that you are authorized to use.
10. Your PIN may not be used to overdraw any Account. If you do use your PIN to overdraw an Account, then you will owe us that amount (plus any service charge) immediately, and we may, without having to tell you, either take what you owe us from any account you have with us or, if you have a loan with us, treat the overdrawal as a request for a loan advance. If the amount you owe us is not paid, we will be entitled to recover that amount along with any costs we incur in collecting it, including reasonable attorneys' fees.
11. We have no obligation to monitor how your PIN is used or to notify you if we notice any unusual activity with regards to any of your Accounts which may be accessed by use of your PIN.
12. Even though we believe that the TELL SOUTH System will prove to be reliable, the system may not operate properly at all times, We therefore, do not promise that the TELL SOUTH System will always be available for your use. You will not attempt to make a transfer when the system tell you or other circumstances give you reason to believe that the system is closed or is not operating properly due to a technical malfunction or is otherwise unable to initiate the transaction you desire.
13. This Agreement may be changed at any time by mailing a copy of any changes to your last statement address. Changes will be effective on the date that we mail them to you unless we are required by Federal Law, to give you advance notice. Your use of your PIN with the TELL SOUTH System after the effective date of any change will acknowledge your acceptance of it.
14. IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS TELEPHONE US AT (251) 706-0255, OR WRITE US AT 103 HILLCREST ROAD, MOBILE, AL 36608 as soon as you can, if you think your statement is wrong or if you need more information about a transfer listed on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.
 - Tell us your name and account number.
 - Describe the error or the transfer you unsure about and explain as clearly as you can why you believe it is an error or why you need more information;
 - 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 tell you the results of our investigation 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 recredit 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 recredit your account. If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the document that we used in our investigation.
15. We can delay in enforcing any of our rights under this Agreement without losing them. The fact that we do not enforce our rights in one instance does not mean that we will not do so in another instance.
16. This Agreement and all transactions under this Agreement will be governed by Alabama law and applicable Federal law.
17. You hereby acknowledge receipt of a copy of this Agreement and the disclosures on the panel adjacent to this Agreement.

Regulation E. Disclosure Statement- Your Access Device and Electronic Funds Transfers.

YOU CANNOT USE THE TELL SOUTH SYSTEM TO TRANSFER MONEY INTO OR OUT OF YOUR ACCOUNT UNTIL WE HAVE VALIDATED ITS USE.

To validate the system, you need to contact our office to obtain a personal identification number (PIN). When the personal identification number is obtained, the system will then be validated and may be used through any Touch-Tone® telephone.

ACCOUNT ACCESS: Your PIN may be used with any Touch-Tone® telephone to allow you to initiate any of the following transactions provided the accounts have been authorized for use. You make:

- Transfers from Share to Share Draft
- Transfers from Share Draft to Share
- Transfers from Share to Loans
- Transfers from Share Draft to Loans

LIMITATION OF FREQUENCY OF TRANSFERS: For security reasons there are limits on the number of transfers you can make using our system.

LIMITATIONS ON DOLLAR AMOUNTS OF TRANSFERS: For security reasons there are limits on the dollar amount of transfer using our system.

BUSINESS DAYS: Our business days are Monday through Friday. Holidays are not included. Of course, the TELL SOUTH System is opened at times other than the business days of our credit union.

SUMMARY OF YOUR LIABILITY FOR UNAUTHORIZED TRANSFERS: Tell us at once if you believe your PIN has (have) been lost or stolen. Telephoning us is the best possible way of keeping your losses down. You could lose all the money in your account(s) (plus your maximum overdraft line of credit and open end credit.) If you tell us within two (2) business days, you can lose no more than \$50.00 if someone used your PIN without your permission. If you do not tell us within two (2) business days after you learn of the theft of your PIN and we can prove we could have stopped someone from using your PIN without your permission if you had told us, you could lose as much as \$500.00. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days 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 long trip or a hospital stay) kept you from telling us, we will extend the time period. If you believe your PIN has (have) been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call (251) 706-0255 or write us at UNIVERSITY OF SOUTH ALABAMA FEDERAL CREDIT UNION, 103 HILLCREST ROAD, MOBILE, AL 36608.

SERVICE CHARGES: Currently, there is no service charge for the TELL SOUTH System, which enables you to make certain electronic funds transfers. However, each account affected by the transaction use of the TELL SOUTH System will be subject to the regular service charge imposed for that specified account. Additionally, if you have an existing overdraft credit line or open end loan account attached to your checking account any overdrafts shall be subject to finance charges in accordance with the terms of the applicable agreement.

SUMMARY OF YOUR RIGHT TO RECEIVE DOCUMENTATION OF TRANSFERS: You will get a monthly account statement (unless there are no transfers in a particular month). In any case, you will get the statement at least quarterly.

SUMMARY OF CREDIT UNION'S LIABILITY FOR FAILURE TO MAKE TRANSFERS: If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement to you we will be liable for your losses or damages as required by Federal law. However, there are some exceptions. We will not be liable for, for instance:

- If through no fault of ours you do not have enough money in your account to make the transfer;
- If the transfer goes over the credit limit on a loan;
- If the system was not working properly and you knew about the breakdown when you started the transfer;
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions we have taken;
- If the funds in the account are subject to court order or other restrictions preventing the transfer; and

There may be other exceptions stated in our agreement with you.

CIRCUMSTANCES UNDER WHICH WE WILL DISCLOSE ACCOUNT INFORMATION TO THIRD PARTIES: The Credit Union will disclose information to third parties about your account of transfers you made.

- When it is necessary to complete the transfer;
- In order to verify the existence and condition of your account for a third party such as a credit bureau or merchant;
- In order to comply with a government agency or court order; or
- If you give us written permission.

SUMMARY OF OUR ERROR RESOLUTION PROCEDURE IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

In case of errors or questions about your electronic transfers telephone (251)-706-0255 or write us at UNIVERSITY OF SOUTH ALABAMA FEDERAL CREDIT UNION, 103 HILLCREST ROAD, MOBILE, AL 36608 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 sixty (60) days after we sent you the first statement on which the problem or error appeared. Your inquiry must include:

- Your name and account number;
- Describe the error or 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;
- The dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint in question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you and will correct any

errors promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will recredit your account within ten (10) business days for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation. If we ask you put your complaint in writing and we do not receive within ten (10) days, we may not recredit your account. If we decide there was not error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.