

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.

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 you 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

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 opped someone

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.