

**Windthorst Federal Credit Union
Audio Response Enrollment Application**

Please complete the application form as instructed. Sign and return it to our office, in person, by mail, or you may FAX it to the number listed below.

Teller 24/7 Audio Response

- Establish a PIN with Windthorst Federal Credit Union
- Dial (940)423-6555 to access system
- Enter Account Number followed by #
- Enter PIN Number
- Follow the Prompts

**Return to: Windthorst Federal Credit Union
P.O. Box 127, Windthorst, TX 76389
PHONE: 940-423-6776 FAX: 940-423-6774**

Your Information:

Name: _____

Home Phone: _____

Address: _____

Work Phone: _____

City, State, Zip: _____

Teller 24/7 PIN # _____

(Must be 4 Digits selected by member)

E-Mail Address: _____

Transfer Account Information:

This application is for your primary account only. You may transfer funds to any other eligible suffix under a member number owned by you or for which you are a Joint Owner. (ex. Personal Account to Business Account)
Please list these transfer account numbers below.

Transfer Account #: _____

Transfer Account #: _____

Transfer Account #: _____

Transfer Account #: _____

For Credit Union Use Only

Received By: _____

Verified By: _____

Entered By: _____

Date: _____

Electronic Banking Agreement and Disclosure

1. General

The terms, conditions, and disclosures, which appear below, apply to our Electronic Banking (Teller 24/7 Telephone Access) (the Service). If you activate your account for the Service, you agree that the use of the Service will be governed by the terms of your Account Agreement, these Terms, Conditions, and Disclosures. In these Terms, Conditions, Disclosures the words we, us, our, and Credit Union refer to Windthorst Federal Credit Union. You and your refer to each person that activates the Service, and each Account owner or other person authorized to transact business on any Credit Union account which may be accessed by way of the Service.

2. Equipment and Software

You will need to have touch tone telephone service for Teller 24/7 Telephone Access. You are responsible for any and all telephone access fees that may be assessed by your telephone company. The Credit Union does not make any warranties on equipment, hardware, or software, either express or implied, including, without limitation, any warranties of merchantability or fitness for a particular purpose. We are not responsible for any loss, damage, or injury, whether caused by your equipment or software, the Service, or any technical or editorial errors contained in or omissions from any instructional information related to the Services. We will not be responsible for any direct, indirect, special or consequential damages arising in any way out of installation, use or maintenance of your equipment, software or the Services, except where the law requires a different standard. You agree to be bound by and comply with any requirements in any enrollment application, or other instructions that we may provide you in connection with the Service.

3. Personal Identification Number (PIN) Security

You agree to keep your PIN in confidence, to refrain from disclosing your PIN to any third party and to refrain from recording or displaying your PIN in such a manner that it will be accessible by third parties. You agree that the use of the PIN by you, any party to any of your accounts, anyone you permit or authorize to use your PIN, and/or anyone to whom you disclose or give access to your PIN, shall be deemed an authorized user for whom you shall be liable. You will be responsible for reporting the loss, theft, or compromise of your PIN to us as soon as possible after the loss, theft, or compromise.

4. Amendments to this Agreement

We reserve the right to amend this Agreement and to change the terms and conditions governing our Electronic Banking services at any time subject to such notice as may be required by applicable law. Your use of the service following receipt of any such notice will constitute your acceptance of any such change. Your use of Electronic Banking is subject to existing regulations governing your Accounts and any future changes to those regulations.

5. Termination of Electronic Banking Services

You agree that we may terminate this Agreement and use of the Service if you or any authorized user of your Account or your PIN fail to comply with the terms and conditions set forth in this Agreement, or in any other Agreement you have with us, or if we have reason to believe that there has been or may be unauthorized use of your Account or your PIN. You or any other party to your Account can terminate this Agreement and the Service by notifying us in writing. However, the termination of this Agreement or the Service will not affect the rights and obligations of the parties to this Agreement for transactions initiated prior to termination. Notwithstanding your termination of this Agreement or the Service, you will remain responsible for any transactions initiated by any person to whom you have furnished your PIN.

Member Signature

Date