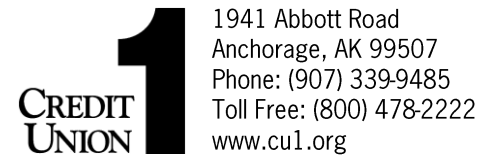


Telephone Access Code Disclosure



1. **Credit Union 1 will ask me to select a Telephone Access Code (TAC).** The TAC must be between 4-10 digits long. The TAC may not contain punctuation or spaces. Credit Union 1 will not honor my telephone/chat request unless I provide my correct TAC to an authorized Credit Union 1 employee.
2. My TAC will enable me to call Credit Union 1 during normal business hours or web chat with Credit Union 1 during web chat hours to conduct certain credit union business. Please visit cu1.org for a current list of hours of operation.
3. Credit Union 1 will be responsible for carrying out my telephone/web chat instructions in a reasonable manner as follows:
 - 3.1 Credit Union 1 will take the following steps to ensure that my telephone/web chat instructions have been correctly received: Credit Union 1 will read back my instructions to me after I finish giving them and ask me to verify that they are correct. If I indicate that an error has been made, Credit Union 1 will correct the instructions and read the corrected instructions to me. Credit Union 1 will not complete a telephone request from me until I have verified that Credit Union 1 has read all of my instructions to me correctly. If Credit Union 1 follows these procedures, and follows instructions that I have verified are correct, the credit union will be deemed as having carried out my instructions in a reasonable manner.
 - 3.2 Credit Union 1 will rely on information provided by me as to name spellings, account numbers, routing numbers and any other information required to complete my credit union business. Credit Union 1 will also rely on my verification that Credit Union 1 has read my instructions to me correctly.
 - 3.3 Credit Union 1 will not be responsible for damages to me or any third party resulting from either of the following:
 - Erroneous transcription by Credit Union 1 of my telephone instructions, including but not limited to name spellings, account numbers or routing numbers if I verify that they were read correctly to me; or
 - Errors in telephone/web chat instructions provided by me, including but not limited to errors in name spellings, account numbers or routing numbers.
4. In no event will Credit Union 1 be liable for consequential damages in the event that it fails to carry out instructions in a reasonable manner.
5. I agree to keep my TAC secret. Credit Union 1 recommends that I memorize my TAC and not keep it in writing anywhere.
 - 5.1 I understand that anyone who obtains my TAC, whether with my consent or not, may be able to complete credit union business related to my Credit Union 1 account. Credit Union 1 will not be responsible for unauthorized telephone/web chat business made from my account by persons who accurately provide my TAC, unless an unauthorized user obtains my TAC because of the willful misconduct or negligence of a Credit Union 1 employee.
 - 5.2 If I learn that an unauthorized person has obtained my TAC, I agree to contact Credit Union 1 immediately at (907)339-9485 or (800) 478-2222 during business hours. Credit Union 1 will stop telephone/web chat capability on my account as soon as reasonably practicable, but it will not be responsible for transfers made between the time of my report and the time that capability is stopped. If I wish to reinstate telephone/web chat capability on my account, I will need to execute a new Agreement with a new TAC.
 - 5.3 I understand that for my protection, Credit Union 1 recommends that I change my TAC periodically. I can change my TAC by personally completing a new Agreement in a branch, by mailing a signed Agreement to Credit Union 1, 1941 Abbott Rd, Anchorage, Alaska, 99507 or by faxing a new Agreement to the Member Service Center at (907) 339-8501.
6. **Credit Union 1 has the right to refuse to accept my TAC and honor my instructions if my instructions are unclear or Credit Union 1 has reason to believe that my TAC is being used by an unauthorized person.**
7. This Agreement supplements and amends the terms of the Credit Union 1 Deposit Account Contract governing the numbered accounts I have designated below. The singular shall include the plural if there is more than one signer on this Agreement.

Member Number _____

Member Name _____

I have read and understand the TAC disclosure and agreement. I understand that any telephone/web chat business that I initiate will be subject to the terms of this agreement as well as any applicable terms of the Credit Union 1 Deposit Account Contract. I understand that I can use my TAC to conduct certain credit union business as listed below:

- **Obtain my account balances and other account information.**
- **Transfer up to \$2,500 to another Credit Union 1 account.**
- **Change my residential or mailing address and telephone number on file at Credit Union 1.**
- **Initiate wire transfers, not to exceed \$10,000, for credit to my accounts at other institutions.**
- **Initiate wire transfers which I pre-authorize in writing.**

Member Signature _____

Date _____ **TAC** _____

- **TACs may not contain punctuation or spaces.**
- **TACs must be between 4-10 digits long.**

CU1 USE ONLY:		
Date	Op#	Branch