

**NORTH STAR COMMUNITY CREDIT UNION
ANYTIME ONLINE APPLICATION AND AGREEMENT**

Name: _____ Account Number: _____

Address: _____

Email Address: _____ Phone: _____

Additional accounts that I wish to access with Anytime Online. (You must have already signed on the account card in order to get access to these accounts.)

Name: _____ Account Number: _____

Name: _____ Account Number: _____

Name: _____ Account Number: _____

AGREEMENT

I understand that North Star Community Credit Union's (NSCCU) Anytime Online is subject to the Electronic Funds Transfer Act, appropriate state and federal laws, and NSCCU's Deposit Account Terms and Conditions. The use of Anytime Online may also be subject to other terms, conditions, and requirements as NSCCU may establish them from time to time. All services added later are covered under this agreement and my signature and use of those new services authorizes NSCCU to carry out transactions under Anytime Online. I understand that I cannot use Anytime Online without a PIN (Personal Identification Number). I understand that my PIN may be used for check withdrawals, transfers within my account(s), access to my account information, and various other transactions as they are or may become available. The safeguarding of my PIN is solely my responsibility. If I allow anyone access to my PIN, whether they are an authorized signer on my account or not, I will not hold NSCCU liable for the transactions that take place as a result of someone else using my PIN. I am responsible for all transactions to my account by use of Anytime Online. North Star Community Credit Union will not be liable for:

- If, through no fault of the Credit Union, I/we do not have enough money in my/our account to carry out the transaction or a hold has been placed on my/our account.
- If the Anytime Online System is not in communication with its central computer.
- If circumstances beyond the Credit Union's control (such as a fire or flood) prevent the transaction.

Unless there is negligence on the part of NSCCU, I waive all present and future claims against the Credit Union and release NSCCU of all loss, or damages, which might occur through unauthorized transactions from my account(s) through the custody or use of the PIN. If I default in any amount I owe under this agreement, I agree to pay any and all attorney fees and collection costs incurred by NSCCU. I understand that NSCCU reserves the right to discontinue Anytime Online service to me without notice and will not be liable for failure to honor any Anytime Online transactions. By signing below I agree that I have read this disclosure and agreement and agree to the terms and conditions above.

E-STATEMENTS

I wish to receive my statements by mail _____ I wish to receive my statements by email _____

Signature _____ Date _____ Signature _____ Date _____

Mother's Maiden Name _____ City Where You Were Born _____

**Print this page, sign and send it to: North Star Community,
PO Box 10, Maddock, ND 58348**