

Application for AnyTime Access, e-Statements & Bill Payer

Please use blue or black ink to complete form.

- I want AnyTime Access and e-Statements.....
- I want AnyTime Access, e-Statements and Bill Payer.....
- I already have AnyTime Access and e-Statements. I want to add Bill Payer.....

All owners on checking suffixes must sign application. Businesses are not eligible for Bill Payer.

Password for PIN Reset _____

Two-way cross-account access ____ Yes ____ No

If you want to perform transactions between two accounts:

(Existing cross-account setups for MARTY will apply to AnyTime Access unless you change cross-account access for both here.)

By signing below, I agree to abide by the terms of the Electronic Funds Transfer Agreement and Bill Payer Disclosures. I also agree to pay any fees associated with using Central Maine F.C.U.'s AnyTime Access, e-Statements and Bill Payer. By signing, I agree to be legally bound by current and/or future terms and conditions of the EFT Agreement and the Bill Payer Disclosure. I understand that the Credit Union will obtain reports from credit bureaus and consumer reporting agencies.

Name _____

Account # _____ Social Security # _____

*Mother's Maiden Name (Required) _____

*Email address (Required) _____

Home Phone _____ Business Phone _____

Date _____

Signature _____

Name _____

Account # _____ Social Security # _____

*Mother's Maiden Name _____

*Email address _____

Home Phone _____ Business Phone _____

Date _____

Signature _____

* Required. AnyTime Access & e-Statements is one service. You cannot have one without the other. You should receive a 'Welcome Packet' to use within 10 days of our receipt of your completed application.

For CU use only:

User: _____ TPW: _____



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Would you rather stand *in* line, or simply go *online*?



AnyTime Access™ and e-Statements & Bill Pay



Bank where you belong.

AnyTime Access™ Online Banking and e-Statements

AnyTime Access

Can I access all my credit union accounts?

Yes. **AnyTime Access** gives you convenient 24-hour access to your deposit and loan suffixes to perform a variety of transactions: check balances, transfer funds, make your loan payment, or verify that your checks have cleared. It's easy!

Are there fees?

AnyTime Access is available to you at no charge!

We will terminate your connection to **AnyTime Access** after 90 days of non-use, and we do not send notification of termination.

When do transactions post to my account?

Transactions you perform on **AnyTime Access** are real time. They will instantly post to your account.

How long can I use AnyTime Access per session?

You have unlimited transaction time, but if your connection is inactive for 10 minutes, the session will automatically log off.

What happens if I forget my password?

In order to reset your password over the telephone, you must provide the Credit Union with a PIN Reset Password. The application requests you to fill in a password. This password is different than the password used to access your online accounts. If you forget your password and did not provide the Credit Union with a PIN Reset Password, you will be required to come into the Credit Union and provide photo identification in order to reset the password.

e-Statements

When are e-Statements available for viewing each month? **e-Statements** are generally available the first business day of each month.

How do I access my e-statements?

From the credit union web site, click on **AnyTime Access! Online Banking Login**. Log on with your User ID and Password. Click on **eDocuments/Online Forms**. You can then display the statement month you wish to view.

Are there fees?

e-Statements are available to you at no charge. However, if you request a paper copy of a statement from the credit union, there may be a charge of up to \$3 per month. (Please see our fee schedule for details). Once you are signed up for **e-Statements**, you will build up to 18 months of statement history for your account.

Will I continue to receive a paper statement in the mail?

For the first month only, you will receive a paper statement in the mail and an **e-Statement**. Going forward, you will receive **e-Statements** only.

Will I be able to print my e-Statements?

Yes. And you should save your printed **e-Statements** just as you would your paper statements.

Is my account information secure?

Ensuring the privacy and security of your account and personal data is a top priority. We do not store any member information on our web server that is accessed by the public. Layers of security include automatic sign-off, encryption, firewalls, password lock-out and security authentication procedures.

Bill Payer

How do I access Bill Payer?

In order to have Bill Payer, you must also have AnyTime Access & e-Statements. Bill Payer can only be used with a checking account. Log on to AnyTime Access and click on the **Bill Payment** tab on the left hand side of the screen.

How do I set up a payee?

You'll need the following information: the name and address of the merchant, the merchant's phone number, the name on the bill and the billing account number. Click on **Add Payee** and you can set up your payee. You can set up a one-time payment or recurring payments of a fixed amount. If you set up a recurring payment, you are responsible for deleting the payment if you stop using the merchant's service, pay off a loan, etc. Recurring payments will continue for 12 months. After 12 months, you must reset your recurring payments.

Are there fees for Bill Payer?

There are no monthly fees for Bill Payer. However, if you request services such as a copy of a check, research, perform a telephone inquiry, or want to place a stop payment on a check, there are fees for these services. Please see our current fee schedule.

How far in advance of the due date do I need to schedule my payment?

You should schedule the payment to be withdrawn from your checking one week prior to the due date. For example, if your cable bill is due on the 15th, then you should schedule the bill payment to be withdrawn from your checking on the 8th.

How are the payments made?

That depends on the merchant. We have relationships with thousands of merchants such as utilities, credit card companies, etc. If you set up a merchant as a payee and we have an established e-payment relationship with them, then your payment will be sent electronically.

You may notice that the address we send your payment to is different from the address on your monthly bill that you entered when you set up the payee. If we can send a payment electronically, we will automatically change the address and electronically make your payment. You do not need to be concerned when this happens.

How will I know if my bill has been paid?

By accessing **Payment History**, you'll be able to see if the payment was sent. If your payment was sent electronically, you will see the message **E-Payment Sent**. If your payment was sent by paper check, then the date the check cleared will be listed once the payment is received by the merchant.

Can I use Bill Payer for any payments?

No. You cannot use Bill Payer for alimony, child support or other court ordered payments, to pay any type of taxes, or to make any payments outside of the United States.

Businesses are not eligible to use Bill Payer.

How many payees can I have?

You can have up to 45 Payees.

How long is the information available?

Bill Payer history is available for 364 days.