ALABAMA TEACHERS CREDIT UNION
ONLINE BANKING APPLICATION

ACCOUNT INFORMATION

MEMBER /ACCOUNT NAME	ACCOUNT NUMBER
EMAIL	PHONE

Consent to Receiving Electronic Disclosures

You are submitting an application to use Alabama Teachers Credit Union's (ATCU) Online Banking services. In order to do this, we need you to consent to our giving you certain disclosures electronically. This document informs you of your rights when receiving legally required disclosures, notices and information ("Disclosures") from the Credit Union. By completing and submitting an application through us, you acknowledge receipt of this document and consent to the electronic delivery of such Disclosures. All agreements with the Credit Union are subject to the terms and conditions of the agreements and disclosures governing your account.

Upon your request, Disclosures will be provided to you by email to the address listed on this application; however, Disclosures are available for your review anytime on our website at www.atcu.com. If you wish to obtain a paper copy of any of the Disclosures, aside from printing them from our website, please call ATCU at (800)470-0704 or notify us of your request in writing by mailing to P.O. Box 1400, Gadsden, Alabama 35902. Paper copies will be provided to you at no charge.

To access and retain the Disclosures electronically, you will need to use the following computer software and hardware: Internet Explorer 5.5 or above, Netscape Navigator 4.0 or above, or equivalent software that supports 128-bit encryption; and hardware capable of running this software. By completing and submitting your request, you acknowledge that you can access the electronic disclosures in the designated formats described above.

You may withdraw your consent to do further business electronically with us at no cost to you. If you decide to withdraw your consent, the legal validity and enforceability of prior electronic Disclosures will not be affected.

Consent. By completing and submitting this request, I/we consent to having all disclosures provided or made available to me/us in electronic form and to doing business with ATCU electronically. I/we agree to the same terms that apply to a signed application or agreement; and I/we agree that submitting this consent or accepting these terms constitutes my/our signature as though same were physically signed by me/us. If there is a co-applicant or user, I/we represent and warrant that such co-applicant or user has authorized the submission of this application. This electronic submission/consent qualifies as my/our signature for all purposes and uses whatsoever.

AUTHORIZED SIGNER/OWNER

SIGNATURE	PRINT NAME
ATCU REPRESENTATIVE SIGNATURE	DATE

FOR CU USE ONLY

ATCU REPRESENTATIVE SIGNATURE	DATE
KEYED BY	DATE KEYED

ALABAMA TEACHERS CREDIT UNION
ONLINE BANKING INSTRUCTIONS AND GUIDELINES

ONLINE BANKING ENROLLMENT PROCEDURES

1. Visit www.ATCU.com.
2. You'll be directed to our Home Page. On that page you'll see a box at the top, left-hand corner labeled Online Banking and Bill Pay Login.
3. In the USERNAME box, enter your BASE account number (five digits or less).
4. In the PASSWORD box, enter the word PASSWORD (in all caps). This lets the system know this is your first time logging in.
5. Click on the LOGIN button.
6. You will be redirected to ATCU's Online Banking Service Agreement and Disclosure. Read over the terms. If you agree to them, click on the ACCEPT button.
7. On the following screen you will need to customize your password. Your new password should be 6-8 characters long and should include three of the following characteristics:
a. Upper case letter(s)
b. Lower case letter(s)
c. Number(s)
d. Special Character(s) such as !, #, $, %, etc. An example of what your new password could be is: *Name10!* (Please do not use this as your password–this is just an example.) Your new created password will be what you use each time you log in your Online Banking account.

e-STATEMENT REGISTRATION

You can check your account balances and history on your Online Banking page anytime you like. When you sign up for e-Statements by providing a valid email address, you can be notified by email when your statement is available and ready to view online.
Here's how:
• Visit www.ATCU.com and login to your Online Banking account by entering your base account number and password in the   fields in the upper, left-hand corner of the home page.
• Once you have logged into your Online Banking page, go to the SERVICES tab at the top of the screen.
• Click on REGISTER OR UNREGISTER FOR E-STATEMENTS.
• Enter the email address where you would like your e-Statements sent.
• Choose the account for which you would like e-Statement reports.
• Click on CONTINUE.