

**Alaska USA Federal Credit Union
UltraBranch Agreement**

UltraBranch is a remote account access service that utilizes a personal computer, self-service terminal, touch-tone phone, cellular phone, or PDA in combination with a Personal Access Code (PAC) to obtain information and perform transactions. Use of UltraBranch shall be governed by the terms and conditions applicable to Subscriber's account(s); the following terms of this Agreement; bylaws, rules, regulations, or applicable law; and such other terms, conditions, and/or amendments as may be established from time to time and communicated to Subscriber in writing. Use of UltraBranch Bill Pay is governed by the terms and conditions of that specific service.

1. A secret PAC will be issued exclusively to Subscriber by Alaska USA Federal Credit Union (Alaska USA). Subscriber agrees to promptly change the PAC issued by Alaska USA to one of Subscriber's choosing and agrees to make every reasonable effort to protect the security of his/her PAC to ensure that the PAC is not obtained by another person. Subscriber agrees to be responsible for all transactions performed by anyone to whom Subscriber has provided his/her PAC.
2. Subscriber may use UltraBranch to access account and credit union information, transfer funds between accounts, withdraw funds by mailed check, and perform other electronic financial services that may be offered and announced from time to time. Transactions will be posted to the account(s) and IDs designated by Subscriber and will appear on Subscriber's monthly statement(s) of account. Subscriber agrees to immediately pay any overdrawn amounts without notice or demand and, if in default, all related collection costs and attorney fees.
3. Subscriber shall review statements of account from Alaska USA promptly and report any errors or unauthorized transactions. The Federal Electronic Fund Transfer Act Disclosure, which will be provided separately to Subscriber, specifies the legal limitations on Subscriber's liability for unauthorized transactions, as well as the rules for unauthorized transactions and error resolutions.
4. Alaska USA retains the right to limit the frequency and duration of access to UltraBranch service or any function thereof, limit the amount of withdrawals, assess fees, or change its policies regarding these matters at any time without amending this Agreement. Subscriber's account(s) may be debited for such fees. Current limits and fees, if any, will be provided to Subscriber separately in writing. UltraBranch service may be revoked by Alaska USA without notice.
5. Alaska USA makes no claims or warranties with respect to the operation of the associated equipment or system(s), and shall not be liable for any equipment failure or malfunction of the equipment or system(s), except as provided by law.
6. Subscriber may cancel this Agreement at any time by notifying Alaska USA in writing. In that event, all rights and obligations for any transaction that occurs before Alaska USA received notice of cancellation shall be determined by this Agreement.

Please detach and retain this portion for your records.

UltraBranch Account Access Application

Yes, I want to subscribe to UltraBranch, which includes automated account access by Internet, touch-tone phone, cellular phone, PDA, and self-service terminal. I authorize Alaska USA Federal Credit Union to process information, monetary, and other transactions that I request through the UltraBranch service, and appropriately debit and/or credit the accounts and suffixes that I designate for such transactions, as well as any applicable fees.

By signing below, I agree to read and comply with the terms and conditions of the attached UltraBranch Service Agreement.

I designate the following account(s) on which I am the primary signatory for my access using the UltraBranch service. I understand that I will not have UltraBranch access to the accounts on which I am a joint signatory; however, I may transfer funds into those accounts from the account(s) I have designated below.

Account number	Account name
Account number	Account name
Account number	Account name

Subscriber Information (please print)

Name *(first, middle, last)*

Check here if this is a new address

Mailing address

City State ZIP code

E-mail address

Date of birth Social Security Number

Home telephone Work telephone Cell phone

Subscriber's signature Date

Take this application to any branch or mail it to:

Member Service Center
Alaska USA Federal Credit Union
P.O. Box 196613
Anchorage, AK 99519-6613



Save paper – choose eStatements when you log in to UltraBranch. From the Account Summary page, click on “View or Order Statements.”