

Hours

Lobby

Monday–Thursday 9:00 am–5:00 pm
Friday 9:00 am–6:00 pm
Saturday 9:00 am–Noon

Loan Department

Monday–Thursday 9:00 am–5:00 pm
Friday 9:00 am–6:00 pm
Saturday 9:00 am–Noon

Drive-Up

Monday–Thursday 7:30 am–5:00 pm
Friday 7:30 am–6:00 pm
Saturday 7:30 am–Noon

*Proudly serving all of Androscoggin County with today's
most advanced financial services.*

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Maine Family
Federal Credit Union

www.mainefamilyfcu.com

555 Sabattus Street • Lewiston, Maine 04240

831 Minot Avenue • Auburn, Maine 04210

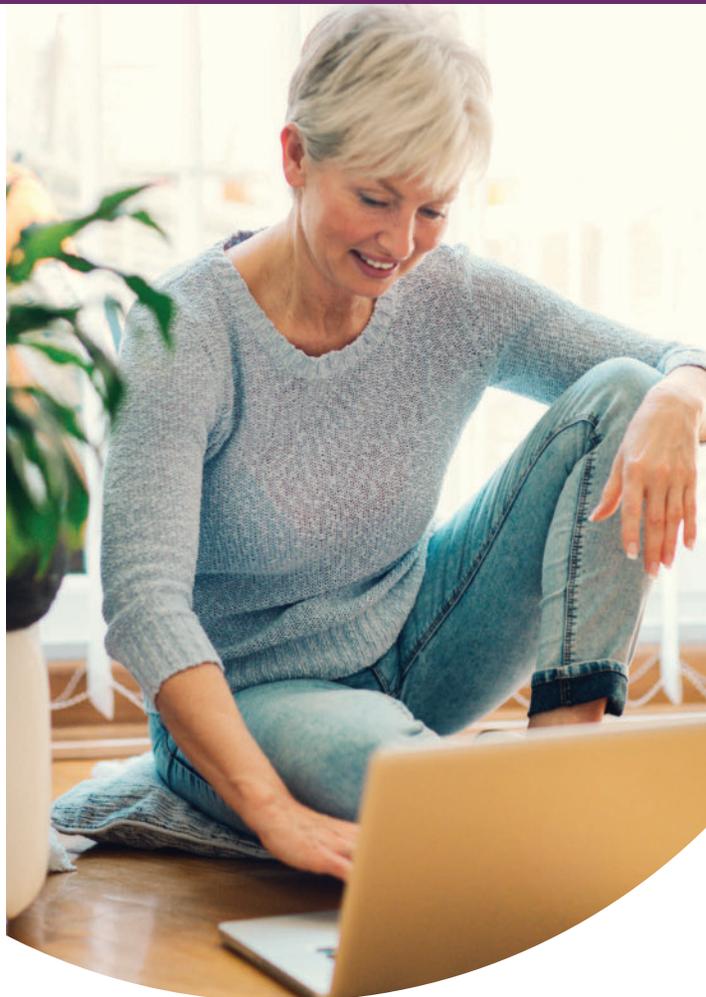
(207) 783-2071 • FAX (207) 786-8765

Toll Free 1-800-783-2071



EFT Agreement

Regulation E



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Maine Family
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Maine Family Federal Credit Union

Electronic Funds Transfers Agreement (EFT)

Initial Disclosure (No Access Device)

This agreement covers EFTs made to or from your account without the use of a card or PIN.

1. Merchants and other payees may be authorized to electronically debit your share draft or checking account using information you provide on or with a share draft or check. These debits are electronic funds transfers subject to this agreement.

Electronic Check Conversion (ECK). You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to:

- (i) pay for purchases.
 - (ii) pay bills.
2. Here are some of the types of EFTs available to you: Deposit of Employer payroll, Deposit of Government payments and Pre-Authorized Debits. In addition, merchants and other payees may electronically debit your share draft or checking account using information you provide on or with a share draft or check. These debits are EFTs subject to this agreement.
 3. There are no charges for EFTs or the right to make EFTs. However, a fee will be assessed for each EFT returned to the originator due to insufficient funds, account closure, etc. Refer to our Rate and Fee Schedule for current fees.
 4. The business days of the credit union are Monday–Friday. EFTs, in most cases, will be posted to your account by the open of the normal business day. The following holidays are not business days: New Year's Day, Martin Luther King, Jr. Day, Presidents' Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans' Day, Thanksgiving Day, and Christmas Day.
 5. Here is a summary of your right to receive documentation of EFTs:
Periodic Statement: You will receive a quarterly account statement on share accounts. You will receive a monthly account statement on share accounts if any EFT or a Supervisory Committee Audit occurs during that month. You will receive a monthly account statement of share draft accounts.

Notice of Credits: If you have arranged to have EFT deposits made to your account, you can call us at (207) 783-2071 to find out whether or not the deposit has been made.

6. Here is a summary of your right to stop payment and the procedure for doing so: If you have told us in advance to make regular payments out of your account, you may stop any of these. Simply call us at (207) 783-2071 or write us at 555 Sabattus Street, Lewiston, ME 04240 in time for us to receive your request three (3) business days or more before the payment is scheduled to be made. If you call, we will request that you sign a form here at the credit union, which must be done within (3) business days after you call. You will be charged for each stop-payment order given. Refer to the Rate and Fee Schedule for current fees.
7. Here is a summary of our liability to you for failure to make or stop certain transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are exceptions. We will not be liable, for instance:
 - If, through no fault of ours, you do not have enough money in your account to make the transfer.
 - If the transfer would go over the credit limit on your overdraft line.
 - If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
 - If we have reason to believe that transactions involving your account may be unauthorized, fraudulent, illegal, or otherwise improper.
8. Here are the circumstances under which we will disclose information to third parties about your account or the transfers you make:
 - When necessary for completing transfers.
 - In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant.
 - In order to comply with government agency or court orders.
 - If you give us written permission.
 - Where permitted under applicable law.