

**BE SURE TO COMPLETE
THE BACK OF THE PANEL
AND RETURN
TO THE CREDIT UNION**

continued from inside

call us at the number shown at the beginning of this Agreement, or write us at the address given at the beginning of this Agreement.

TYPES OF TRANSACTIONS AVAILABLE AND LIMITS ON SUCH TRANSACTIONS - You may use your P.I.N. with the Teller-Phonesm Service to make withdrawals from your share account, to transfer money from your account, to make a payment on a loan with us, and to inquire about your account balance or interest. If a withdrawal is requested, a check in the amount of the withdrawal will be mailed to the same address that we mail your statements to.

DELAYS IN POSTING TRANSACTIONS - Due to the nature of the Teller-Phonesm System, there will be delays between the time of any activity on your account(s) and the time it is reflected in our records of your account(s).

ACCOUNT CHARGES - There is no charge for this service

CONDITIONS UNDER WHICH WE WILL DISCLOSE INFORMATION TO A THIRD PARTY - You agree that we may, and you hereby authorize us to, disclose information to third parties about your account(s) or the transfers you make (1) where it is necessary for completing transfers; (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; (3) in order to comply with government agency or court orders as permitted by law; or (4) if you give us your written permission.

DOCUMENTATION OF TRANSFER - You will receive on a monthly basis a statement of your account activity. You will not receive any other slip or confirmation of a Teller-Phonesm transaction.

ERROR RESOLUTION - Telephone or write us at the number and address shown at the beginning of this Agreement, AS SOON AS YOU CAN, if you think your statement is wrong, or if you need more information about a transfer listed on the statement. We must hear from you no later than sixty (60) days after we send you the FIRST statement on which the problem or error appeared. Provide the following information:

- (1) Your name and account number.
- (2) A description of the error or the transfer you are unsure about, and a clear explanation of why you believe it is an error, or why you need more information.
- (3) The dollar amount of the suspected error.

If you tell us orally, we may require that you send your complaint or question in writing within ten (10) business days.

We will tell you the results of our investigation within ten (10) days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question.

If we decide to do this, we will recredit your account within ten (10) business days for the amount you think is in error, so you will have the use of the money during the time it takes to complete our investigation. If we ask you to put your complaint or question in writing and do not receive it within ten (10) business days, we may not recredit your account.

If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

CANCELLATION - Your P.I.N. remains our property. We may cancel your Teller-Phonesm privileges at any time without notice or cause. Any cancellation or termination shall not affect any of your existing liability to us.

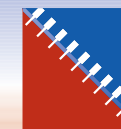
LIABILITY - If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- 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 the Teller-Phonesm System was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.

We expressly disclaim all warranties that the components of the Teller-Phonesm System shall function properly or be available for use.

AGREEMENT MODIFICATION - This Agreement may be amended by us without prior notice to you when such a change is immediately necessary to maintain or restore the security of the system or a member's account; however, we will notify you in writing twenty-one (21) days prior to the effective date of any change in any term or condition of the Agreement or your account, if such change would result in greater cost liability for you or decreased access to your account.

Teller-Phonesm Agreement



SEMICONDUCTOR
OF MAINE
FEDERAL CREDIT UNION



TOUCH-TONE CONVENIENCE

You can enjoy the convenience of using a telephone to access your credit union accounts from home, work, and even if you are out of town.

With this audio response system called Teller-Phone™, you can make account inquiries, and transfer funds from one account to another.

24-HOUR NATIONWIDE CONVENIENCE

Teller-Phone™ is your credit union's 24-hour direct inquiry account line. You get toll-free access to all your credit union accounts, using only a touch-tone phone and your confidential access code. Use Teller-Phone™ to make withdrawals, transfer funds, or find out your account balances. Your credit union is always as close as your telephone. Teller-Phone™ gives you up-to-the-minute information about your accounts; it's like having your own personal teller.

TELLER-PHONE™ IS SIMPLE TO USE

A computerized voice will lead you through your transactions using Teller-Phone™. Each time you complete a step, the voice will prompt you to enter the next code. The procedure for using Teller-Phone™ is shown here, however the Teller-Phone™ system will lead you through each step.

REQUEST TELLER-PHONE™ CONVENIENCE TODAY

To enjoy the convenience of Teller-Phone™, call or come in to select a personal identification number (P.I.N.). When you use your number along with these operating instructions, your account will be at your fingertips 24 hours a day, 7 days a week.

To use Teller-Phone™ you must use a special access code which consists of a three-digit credit union identifier 063, your share account number, and your four-digit P.I.N.

POINTS TO REMEMBER

1. You must use a touch-tone phone.
2. Your access code consists of the credit union three-digit identification number 063.
3. You may perform any of the following actions during the call:

- Obtain account information
- Transfer funds or request a check

To do this...	Press...	When...
End the call	Hang up	At any time
Replay the current message	* (star sign)	At any time
Return to the previous menu	# (pound) key	At any menu, or at any prompt for caller input

4. Use the *(Star) key as the decimal point when entering a dollar amount. Example: \$115.61 would be 115*61

TELEPHONE NUMBERS

Dial one of the following Local Access Numbers:

Calling Area	Access Number
Augusta	(207) 621-6051
Bangor	(207) 945-5350
Bath	(207) 386-0211
Brunswick	(207) 725-2729
Edgecomb	(207) 882-6540
Lewiston	(207) 753-1527
Portland	(207) 871-8906
Saco	(207) 286-8375
Sanford	(207) 459-7805

For outside the listed calling areas, dial 1-866-308-2042.

HERE'S HOW TO USE TELLER-PHONE™

1. Dial one of the above telephone numbers.
Please enter your three-digit credit union identifier followed by the pound sign (#)". Enter 063#.
2. Semiconductor of Maine Federal Credit Union welcomes you to Teller-Phone™
Account Information Press 1
More Choices Press 2
3. Press option desired.
(Example: If you press option for account information, the system will say, "For Savings Press 1, for Checking Press 2.")
4. When prompted, please enter your Member ID (Savings Account Number) followed by the # (pound) key.
5. When prompted please enter your Personal Identification Number (PIN) followed by the # (pound) key.
6. After the account information has been provided you may

do one of the following:
For More Details Press 1
To Transfer Money or Make Payments Between Accounts Press 2
To Work With Another Account Press 3
For More Choices Press 4.

MEMBER AGREEMENT

We are Semiconductor of Maine Federal Credit Union at 333 Western Ave. MS 07-37, South Portland, Maine, and our phone number is (207) 775-8371.

You (each of you who sign this agreement) hereby agree to the rules and regulations affecting the issuance of the personal identification number (P.I.N.) and TELLER-PHONE™ Service provided by us for your convenience.

PERSONAL IDENTIFICATION NUMBER (P.I.N.) - The P.I.N. will be your "remote banking signature", and you are responsible for maintaining its confidentiality. The P.I.N. should be memorized and not written, in order to prevent unauthorized use and so you may report its loss or theft accurately.

AUTHORIZED USE - Only you are qualified to withdraw funds from your account(s) with the use of your P.I.N.

CONSUMER LIABILITY FOR UNAUTHORIZED TELLER-PHONE™ TRANSACTIONS - Tell us AT ONCE if you believe your P.I.N. has been LOST or STOLEN. Telephoning is the best way of keeping your possible losses down. If you tell us within (2) business days, you can lose no more than FIFTY DOLLARS (\$50.00) if someone uses your P.I.N. without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your P.I.N., and we can prove that we could have stopped someone from using your P.I.N. without your permission if you had told us, you could lose as much as FIVE HUNDRED DOLLARS (\$500.00).

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost if we can prove that we could have stopped someone from taking the money if you had told us in time.

We are liable only for losses in excess of the limits stated.

NOTIFICATION PROCEDURE - If you believe that your P.I.N. has been LOST or STOLEN, or that someone has transferred or may transfer money from your account without permission,

continued on back

Yes, I would like to participate in Teller-Phone™.

Name _____ Tel. No. (Home) _____
 _____ (Work) _____
 Social Security# _____
 Address _____ Street _____ City _____ State _____ Zip Code _____
 Credit Union Identification Number **063** _____ P.I.N. _____
 Your Share Account Number _____ Choose a 4 Digit Number _____
 I / we have read and will conform to the conditions in the Teller-Phone member agreement provided separately to me/us by the credit union.
 Signature _____ Date _____
 Signature _____ Date _____