

United Bay Community Credit Union
 1309 N. Lincoln Ave,
 Bay City, MI 48708
 (989) 892-4597

**HOME BANKING AND TELEBANKING
 ACCOUNT AGREEMENT
 Account to Account Transfer**

Owner Name: _____ Account Number: _____

If not already done so, please issue an Ubay@home and PAL Password/Access so I can use your Ubay@home and PAL services. I want all share, share draft, club, deposit, and loan accounts identified by my basic share account number _____ to be subject to access by the Ubay@home and PAL services.

I want to use Ubay@home and PAL to transfer from my share, share draft, club, deposit, and loan accounts identified by my basic share account number (listed above) to the share, share draft, club deposit, and loan accounts identified by the basic share numbers listed below.

Indicate Type of Transaction:	Start	Change	Cancel
1.) Transfer to Account # _____	Account Name _____		
2.) Transfer to Account # _____	Account Name _____		
3.) Transfer to Account # _____	Account Name _____		
4.) Transfer to Account # _____	Account Name _____		
5.) Transfer to Account # _____	Account Name _____		

I understand that once I make a transfer to any of the above accounts, it can only be reversed by a party to that account.

If you honor an overdraft on my regular share or share draft account, I agree that all my shares, share drafts, clubs, and deposits at the credit union are security for the extension of the credit.

Authorization

By signing below, I am applying for Ubay@home and PAL. I understand that I may be charged a periodic maintenance fee to participate in Ubay@home and PAL. I authorize you to charge my account for the amount of such fees and for any transactions accomplished through the use of Ubay@home and PAL, including the amount of any recurring payment or transfer that I make. I acknowledge receipts of a copy of, and agree to comply with the "Disclosure Pursuant to Electronic Fund Transfer Laws". I want future credit and electronic fund transfer services made available through Ubay@home and PAL. I understand that sufficient funds must be available in my account on the date I schedule payments for transfers to be made using Ubay@home and PAL Services.

If my share account is a joint account, each person on that account must sign this agreement. By signing this agreement, each joint account holder authorizes that Credit Union to permit every joint account holder to have access through Ubay@home and PAL to information about every other share, share draft, club, deposit, and loan account of the other joint account holders. Each joint account holder also authorizes every other joint account holder to change the password and to order transactions in any share, share draft, club, deposit, or loan account and agrees to be bound by those transactions.

Signature of Owner Name (1) _____ Date: _____

Signature of Owner Name (2) _____ Date: _____

Signature of Owner Name (3) _____ Date: _____

Signature of Owner Name (4) _____ Date: _____