



Locations and Hours

381/391 Main Street, Lewiston
207-784-5435

201 Lincoln Street, Lewiston
207-784-4762

20 Washington Street, Auburn
207-783-0351

1 Lewiston Street, Mechanic Falls
207-346-3001

172 Pine Street (corner of Main & Pine), South Paris
207-743-5410

FAX: 207-786-0495

www.rainbowfcu.com

24 Hour ATM

Main Street, Lewiston, Auburn and Mechanic Falls
Lincoln Street, Lewiston, and Main Street, South Paris

Drive-Up

**Main St., Lewiston
Auburn and Mechanic Falls**

Monday - Wednesday 8:00 a.m. - 5:00 p.m.

Thursday 7:30 a.m. - 5:00 p.m.

Friday 7:30 a.m. - 6:00 p.m.

Saturday 7:30 a.m. - 12:00 Noon

South Paris

Monday - Wednesday 9:00 a.m. - 4:00 p.m.

Thursday & Friday 8:00 a.m. - 5:00 p.m.

Saturday 8:00 a.m. - 12:00 Noon

Lobby

Monday - Friday 9:00 a.m. - 5:00 p.m.

Saturday 9:00 a.m. - 12:00 Noon

Mechanic Falls and Main Street, Lewiston only

Lincoln Street closed Tuesdays

South Paris

Monday - Wednesday 9:00 a.m. - 4:00 p.m.

Thursday & Friday 9:00 a.m. - 5:00 p.m.

Saturday 9:00 a.m. - 12:00 Noon

Loan Office

391 Main St., Lewiston

207-784-5435 · 1-800-281-5435

Monday - Friday 8:00 a.m. - 5:00 p.m.

Saturday 8:00 a.m. - 12:00 Noon

Rainbow FCU's Home Banking/ e-StatementSM Agreement & Application



Your Home Banking Service with Easy **INTERNET** Access

<http://www.rainbowfcu.com>

The future in financial services begins
at Rainbow Federal Credit Union
TODAY!

Rainbow Home Banking & CUE-Statement

Application

Home Banking

Member Name _____

Address _____

E-mail Address _____

Home Phone _____

Date of Birth _____

Social Security # _____

Account # _____

Account# _____ Joint Owner(s) _____

Account# _____ Joint Owner(s) _____

Account# _____ Joint Owner(s) _____

Account# _____ Joint Owner(s) _____

I understand that if this application is accepted, the Credit Union will send me a confirmation letter. I accept and agree to abide by the terms and conditions of the Home Banking Agreement and Disclosures as modified from time to time by the Credit Union. I will provide a copy of this agreement and disclosures to each of the Joint Owners referenced above.

CUE-Statement

I would like to receive my monthly and quarterly share/share draft statements of my Credit Union accounts electronically. I acknowledge receipt of the CUE-Statement Agreement, which sets forth the terms of my use and my rights and obligations in connection with the CUE-Statement services.

I authorize Rainbow Federal Credit Union to discontinue sending me my statements of my Credit Union accounts via the U.S. mail and to provide my statements to me electronically. I understand that my electronic statement information will be available to me via the Internet through a secured usercode/password login authentication and that I must consent to the receipt of my statements electronically in a manner that reasonably demonstrates that I can access the statements electronically, in accordance with the procedures provided to me by the Credit Union. I also understand that I may receive additional messages and email notifications from the Credit Union.

X _____
Member Signature

_____ Date

Home Banking

Our Online Account Access service that enables you to use your personal computer to access your credit union accounts 24 hours a day, 7 days a week via the Internet. And, if you're a member of Rainbow FCU, Home Banking is FREE!

Quick and Easy

You'll appreciate how quick and easy it is to perform financial transactions, such as:

- Viewing current account balances, including detailed histories
- Downloading transaction history into personal financial software such as Microsoft Money®
- Transferring funds between accounts, including setting up automatic transfers
- IMPORTANT NOTE: Recurring Transfers where the date scheduled falls on a Sunday or a holiday will occur the next business day
- Applying for loans
- Requesting check withdrawals and stop payments
- Communicating with your credit union via secure e-mail
- Verify check clearings

You'll also be pleased to know that with our "real time" environment, your transactions post immediately.

How to Enroll

If you are already a member of Rainbow FCU, simply fill out and return the attached application.

Once we have received your application and have set you up as a user, you can start enjoying the convenience of Home Banking.

First-Time Users

1. Verify that your system meets the minimum system requirements (listed below).
2. Access Home Banking:
 - Via our home page at www.rainbowfcu.com by clicking the Home Banking linkOnce the Home Banking Welcome page displays, you might want to "bookmark" the page or add it to your "Favorites" for quick access in the future.
3. You will be prompted to register a username that will be used to login instead of your account number.
4. Enter your savings account number. Please do not use dashes or account trailers. Enter your authorized access code. For first time users, this will be the last 4 digits of your Social Security number. Please do not use dashes or spaces. Click on the Continue button.
5. Once your username has been successfully created, follow the prompt to login with your new username.
6. You will be prompted to reset your Online Access Code. Please follow the prompts and click on the Continue button.
7. Once your Online Access Code has been changed you can view all of your accounts at a glance. If the account summary screen is not displayed, simply click on the Main Menu link.

From here you can perform any of the functions shown on the menu bar. If you need help, click the Other options tab on the menu bar and then select the instructions link.

Minimum System Requirements

For best results, your system should meet the following minimum requirements:

For PCs

- Pentium II processor
- 64 MB of RAM
- 15-inch SVGA monitor
- 800 x 600 screen display setting
- Standard keyboard and mouse
- Standard phone line with 56k bps modem

Cancellation – We may cancel your Home Banking privileges at any time without notice or cause. You may cancel this Agreement at any time by providing us with written notice that you wish to cancel. Cancellation will be effective as of the date we receive the notice. Any cancellation or termination will 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 Home Banking system was not working properly and you knew it was not working properly 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.

Modification – This Agreement may be amended by us without prior notice to you when such an amendment is immediately necessary to maintain or restore the security of the system or a member's account(s). We will notify you in writing thirty (30) days or as otherwise required by law prior to the effective date of any other change in any term or condition of this Agreement.

CUE-Statement Agreement

With CUE-Statement, you can:

- Access your monthly and quarterly share/ share draft statements faster, from wherever you choose—at home, at work, or when traveling.
- No extra fee or cost.
- Be assured that your statement is a secured document requiring a usercode/password login authentication to access it.
- Review your previous statements (up to 12 months of statements will be available).
- Save your statement as a file document or print it using your own printer.
- Have quick access to other credit union services via links provided by the credit union.
- View newsletters, inserts, or other communications with your statement.

1. Electronic Statement

This Agreement governs the CUE-Statement service provided by Rainbow Federal Credit Union. Please read it carefully. In this Agreement, the words “you,” “your” and “yours” mean each and every person who utilizes the CUE-Statement service. The words “we,” “us,” “our” and “Credit Union” mean Rainbow Federal Credit Union. The words “the service” refer to the CUE-Statement service as defined below.

The Credit Union provides you with monthly and/or quarterly statements of your account(s) at the Credit Union. These statements include certain disclosures required by Federal and State regulators. The Credit Union will provide you with your statements, with applicable disclosures, electronically in accordance with the provisions of this Agreement. The statements and disclosures provided to you electronically are called the “CUE-Statement.” The “CUE-Statement service” means the services the Credit Union provides to you under this Agreement.

You acknowledge receipt of this Agreement and agree to be bound by all the terms and conditions contained herein. You further agree to follow all instructions provided to you in connection with the service. The terms and conditions included in this Agreement are in addition to the terms and conditions of any and all other account or loan agreements you may have with the Credit Union, including all disclosures made pursuant to such agreements. You agree to abide by any terms and conditions which may be added to this Agreement because of future enhancements to the service.

2. The Service

Using your personal computer and designated usercode and password, you can access your statements 24 hours per day, 7 days per week, as long as your credit union offers the service. You will be provided with instructions as to how to access your statements upon your consent to obtaining this service. When you receive your statement, you should review it carefully and either print or save the file for your records.

3. Your Rights Under the Law

a) Non-electronic Statement

You have the right to have your statement provided or made available to you in paper or non-electronic form. In order to obtain a paper copy of your electronic statement, you must notify us in writing.

You will be charged \$2.00 for each such copy.

b) Withdrawal of Consent

You have the right to withdraw your consent to have your statements provided in electronic form. There are no conditions, consequences or fees in the event you withdraw your consent. To withdraw consent you must notify us in writing.

c) Duration of Consent

Your consent to have your statements provided electronically applies for each statement provided after we have received your consent and will continue until you withdraw your consent in accordance with paragraph 3(b) of this Agreement.

d) Accurate and Updated Information

In order to obtain your statements electronically, you must provide the Credit Union with an accurate email address. If the email address you provide is not accurate, the Credit Union assumes no liability for sending the statement notification to such address. If the email address you provide is not deliverable, the Credit Union will provide your statements via U.S. mail to your address according to the Credit Union's records.

If you change your email address, you must provide us with your new address. You must also provide us with updated information any time that information is needed to provide your statements electronically. To provide an updated email address or other information, you must: notify us in writing.

4. Hardware and Software Requirements

Hardware and software requirements can be found under the Home Banking section in this brochure. If the hardware or software requirements needed to access and retain your statements change, the Credit Union will provide you with a statement of the revised hardware and software requirements. In the event of such change, you will have the right to withdraw consent to receive your statements electronically without the imposition of any fees for the withdrawal of consent and without the imposition of any other conditions or consequences. You must consent to continue to receive your statements electronically after such hardware and/or software change in the same manner in which you must initially consent to receive the statements electronically under this Agreement.

5. Consent

In order to obtain your statements electronically, you must signify your consent in a manner that reasonably demonstrates that you can access the statements electronically. The Credit Union will provide you with instructions as to the procedure for such consent.

6. Termination of Agreement and Service

You may cancel this Agreement and terminate the service at any time by withdrawing your consent under paragraph 3(b) of this Agreement. The Credit Union may terminate this Agreement or the Service at any time by giving you 30 days' notice in writing or electronically. Termination of this Agreement and/or the services will not affect obligations to the Credit Union that are outstanding as of the date of termination.

7. Amendments

The Credit Union may amend this Agreement at any time. You will receive notice of any such amendments in accordance with applicable law.

- Microsoft Internet Explorer® 6.0 SP2 (or higher) or Firefox 5 (with 128-bit encryption)
- Adobe Acrobat Reader 6.0.1 (or higher)

For Macintosh

- PowerPC G3 processor
- 64 MB of RAM
- 15-inch monitor
- 800 x 600 screen display setting
- Standard keyboard and mouse
- Standard phone line with 56k bps modem
- Microsoft Internet Explorer® 6.0 SP2 (or higher) or Firefox 5 (with 128-bit encryption)
- Adobe Acrobat Reader 6.0.1 (or higher)

Rainbow FCU's Home Banking Agreement and Disclosures

We are Rainbow Federal Credit Union referred to as “we”, and our phone number is 207-784-5435. “You” refers to the member-owner(s) of a savings account who has requested Home Banking in connection with that account and any sub-account.

You agree to the rules and regulations affecting the use of the personal identification number and Home Banking service provided by us for your convenience.

Personal Identification Number – The personal identification number will be your “remote banking signature,” and you are responsible for maintaining its confidentiality. The personal identification number should be memorized and not written, in order to prevent unauthorized use and so you may report its loss or theft accurately.

Authorized Use – You are authorized to withdraw funds from your account(s) with the use of your personal identification number.

Joint Accounts – The Home Banking personal identification number is issued only to the first member named on a savings account and offers access to other accounts owned by that member. You should not disclose your personal identification number to any joint account holder of your savings account. If you do, the joint account holder will have access to all accounts at the Credit Union owned by you, either individually or jointly. You may transfer funds to the account(s) of a family member on which you are a joint owner; however, if you do so, you agree to provide a copy of this Agreement to each owner of the account(s).

Consumer Liability For Unauthorized Home Banking Transactions – Tell us at ONCE if you believe your PERSONAL IDENTIFICATION NUMBER has been LOST or STOLEN. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account plus your maximum overdraft line of credit, if applicable. If you tell us within two (2) business days, you can lose no more than FIFTY DOLLARS (\$50.00) if someone used your personal identification number without permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your personal identification number and we can prove that we could have stopped someone from using your personal identification number 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. If a good reason (such as long trip or hospital stay) kept you from telling us, we will extend the time periods.

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

Notification Procedure – If you believe that your personal identification number has been LOST or STOLEN, or that someone has transferred or may transfer money from your account without permission, 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.

Business Hours – See back for listing.

Types of Transactions Available – You may use your personal identification number with the Home Banking service to obtain account information

related to any of your savings and loan accounts regarding current balances and account history; savings dividend rates; YTD and prior year dividends earned and interest paid on each account, and Certificate Maturity date(s). You may also make transfers to other savings or checking accounts of yours or such accounts you have authorized in writing prior to such transfer request, withdraw funds from savings and checking by check made payable to you and mailed to you at your mailing address, make loan payments from any savings or checking account to any loan account, apply for a loan or line of credit, order checks, and request stop payments on checks drawn on your account(s). Stop payment requests can only be honored during our business hours.

Transfers – You may make transfers to your accounts or other accounts you authorize as often as you like except for those accounts with transfer limitations as disclosed on the rate and fee schedule you received when you opened the account and any amendments to that schedule. You may transfer up to the balance in your account at the time of the transfer, except as limited under other agreements. We reserve the right to refuse any transaction that would draw upon insufficient funds or lower an account below a required balance.

Home Banking transactions may be made at anytime, seven (7) days a week, unless the service is unavailable due to computer back-up procedures or maintenance.

IMPORTANT NOTE: Recurring Transfers where the date scheduled falls on a Sunday or a holiday will occur the next business day.

Fees and Charges – There are no additional charges 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 and Verification of Transfer – You will receive a monthly statement of your account activity unless no electronic transfers were made to or from your account(s) during the month, in which case you will receive a statement at least quarterly.

Upon completion of a transfer or stop payment request, you will receive a confirmation number. You should record this number with your request.

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.) Describe 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. For international transactions, we may take up to ninety (90) days to investigate your complaint or question.

If we decide to do this, we will recredit your account within ten (10) business days (five (5) business days for Visa Check Card) 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.