



**ENROLLMENT FORM**

**SUBSCRIBER INFORMATION**

**(PRIMARY MEMBER ONLY)**

<b>First Name</b>	<b>Middle Name</b>	<b>Last Name</b>
<b>Social Security Number</b>	<b>Date of Birth</b>	<b>E-Mail Address</b>
<b>Mailing Address (including City, State, and Zip)</b>		
<b>Home Phone Number</b>	<b>Work Phone Number</b>	<b>Cellular Phone/Pager</b>

**ACCOUNT INFORMATION**

You may use this application to set up multiple member accounts for the *same* Primary Member (There is no enrollment or monthly fees). You will be able to transfer funds between these accounts (cross-account transfers). Please note that you must have a share draft/checking account for those accounts you wish to use the Bill Payer Service. Each Member Account Number will have its own User ID and Personal Identification Number as indicated in the *User ID / PIN* section below.

**Primary Member Account Number(s)**


**User ID / PIN** We recommend you change your password to any alphanumeric combination between 4 and 10 characters long once you have logged into Rattler Home Banking for the first time. The same password may be used for multiple member accounts. For security, the Credit Union does not keep passwords on file. If you have forgotten your password, you must contact the Member Services Department in person or in writing to reset your password.

**Authorization** By signing below, you are applying for the Rattler Home Banking and Bill Payer Service and you are certifying that all information provided above is accurate. You agree to be bound by the terms and conditions of the Rattler Home Banking and Bill Payer agreement. By signing this enrollment form, you are contracting with FAMU Federal Credit Union to act as your agent, to include electronic remittance and origination provisions to any payee you choose to pay using this service.

<b>Signature of Primary Member</b>	<b>Date</b>

**Please return the completed form to:**  
FAMU Federal Credit Union, Attn: Member Services, 1610 South Monroe Street, Tallahassee, FL 32301  
Phone: 850-222-4541 x. 221 Fax: 850-222-5401

**CREDIT UNION USE ONLY**

**Verified by:** \_\_\_\_\_ **Date Entered:** \_\_\_\_\_ **Confirmation Date:** \_\_\_\_\_

**Second verification by:** \_\_\_\_\_



## Rattler Home Banking and Bill Payer Agreement

This Rattler Home Banking and Bill Payer Agreement is incorporated into and becomes a part of your Membership Agreement. The terms and conditions in this Agreement govern and control to the extent that there is any conflict with the terms and conditions set forth in the Member Agreement.

### AGREEMENT

Rattler Home Banking and Bill Payer is an internet banking and electronic payment service. I may use a personal computer to access Rattler Home Banking and Bill Payer through FAMU Federal Credit Union's web page on the Internet.

Bill Payer allows me to schedule bill payments electronically. Subject to any regulatory or FAMU Federal Credit Union ("FAMU FCU") imposed limitations on usage, I can arrange for the payment of my bills from a FAMU FCU share draft/checking account.

**Access.** To utilize my Rattler Home Banking and Bill Payer services, I will need to enter my User ID and assigned PIN and otherwise satisfy the system's security procedures. I will hold my PIN in strict confidence. I will notify FAMU FCU immediately of loss or theft of my PIN. Upon receipt of such notice, FAMU FCU may, in its discretion, freeze my account or loan to prevent further access. FAMU FCU may, in its discretion, issue and activate a new PIN for my use.

Giving the PIN to another person constitutes authorization of that person to conduct transactions or inquiry on my Rattler Home Banking and Bill Payer Accounts and loans. I shall be liable for all authorized access. Authorized use of my PIN is an order by me for that transaction on my account, line of credit and/or loan.

I understand there may be interruptions to my Rattler Home Banking and Bill Payer services due to required file and system maintenance or during possible communications or equipment failure. FAMU FCU will not be liable for lack of access for these reasons or any beyond our control. I will hold FAMU FCU harmless for any failure due to electronic, mechanical, or similar problems beyond our control.

I may terminate my Rattler Home Banking and Bill Payer services by mailing or delivering written notice to FAMU FCU. I understand that fees that have been charged prior to the receipt of such notice may not be fully or partially refunded.

**Cost.** I agree that the Credit Union will draft my designated account for the monthly service fee as set forth in the Credit Union's Fee Schedule.

**Designation of Account(s).** I may designate an FAMU FCU share/savings or share draft/checking account as my Rattler Home Banking Account for which I am a Primary Member. In order to use Bill Payer, I understand that I must have a share draft/checking account with FAMU FCU. That share draft/checking account, or the one I designate if I have more than one, will be treated as the designated share draft/checking account ("Bill Payer Account") for transactions accomplished through Bill Payer. Bill payments may only be processed using my Bill Payer Account.

**Definition of Merchant.** "Merchant" includes, but is not limited to, a business, charitable institution, professional service organization such as a law firm or doctors' group, or individual.

"Excluded Merchant" refers to governmental agencies, including but not limited to the Internal Revenue Service, all state and local tax authorities, collection agencies, as well as recipients of court-ordered payments like child support and alimony. Any organizations or individuals with addresses outside of the United States are also excluded.

**Equipment and Technical Requirements.** I understand that to have Rattler Home Banking and Bill Payer access, I am required to acquire the necessary equipment, services and software. These include a personal computer, modem, Internet Service Provider (ISP) and Microsoft Internet Explorer 5.5 (or higher) or Netscape 4.7 (or higher), or AOL 6.0 (or higher) browser software. As browsers are updated over time, older versions may not function effectively for Bill Payer. It is my responsibility to upgrade my browser, when it becomes apparent it is needed, to ensure that I can access the Bill Payer system.

**Transaction Processing.** Transactions for Rattler Home Banking (such as transfers and payments) are processed in real time. Withdrawals by check are processed the next business day.

Payments for Bill Payer will be processed by 8:00 a.m. Eastern Standard Time on the payment's scheduled debit date. I may modify or cancel payments up to the date and time of processing. I understand that FAMU FCU will not stop or reverse

payments once they have been processed. It will be my responsibility to contact the payee regarding payments that were made in error by me.

Funds will be taken out of my Bill Payer Account on the debit date entered by me. I understand that sufficient funds must be available on the payment's scheduled debit date. Bill payments with today's date as the debit date must be entered prior to 8:00 a.m. Eastern Standard Time to initiate processing for the same date. Otherwise, any bill payments entered after 8:00 a.m. that has today's date as the debit date will be processed the next business day. If the debit date is a weekend or a holiday, bill payments will be processed the next business day

In many cases, my bill payments are electronically delivered to the payee within two business days of the debit date. However, some payees are not set up to accept electronic payment. In these cases, a check will be sent, which may take five business days to process and deliver to the payee.

I understand that payments must be received at least two business days for electronic payments and at least five business days for paper (check) payments prior to the payment due date. I also understand that guarantee of payment does not imply that payments will be *delivered and posted* within two or five business days, since the actual posting date is controlled by the merchant. Therefore, FAMU FCU may not be responsible for late fees or financial charges due to the late posting of a payment. FAMU FCU also will not be responsible for late fees or financial charges due to the following conditions:

- The payment was made to an excluded merchant (as described above).
- The information supplied by me is incorrect (payee name and address, user name, and account number as it appears on the payee's records).