

AIME Member Agreement

We are Saco Valley Credit Union at 312 Main Street, Saco, Maine 04072, and our information phone number is (207) 282-6169.

You (each of you who sign this agreement) hereby agree to the rules and regulations affecting the issuance of the personal identification number (PIN) and AIME service provided by us for your convenience.

Personal Identification Number (PIN) - The PIN will be your "remote banking signature", and you are responsible for maintaining its confidentiality. The PIN 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 PIN.

Consumer Liability for Unauthorized AIME Transactions - Tell us at ONCE if you believe your PIN has been LOST or STOLEN. Telephoning is the best way of keeping your possible losses down.

We request you notify us as soon as possible if you believe your account has been compromised.

Notification Procedure - If you believe that your PIN has been LOST or STOLEN, or that someone has transferred or may transfer money from your account without permission, call us at (207) 282-6169.

Types of Transactions Available - You may use the AIME service to make withdrawals from your share, vacation, and all-purpose accounts, and to transfer between your share and share draft accounts, to make a payment on a loan or credit card with us, and to inquire about your account balance, last share withdrawal, interest, dividends, last draft deposit, last share deposit, last transaction, loan inquiry, draft number inquiry and certificate inquiry. 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. Utilizing AIME, you may use your PIN to transfer funds from your share, share draft, or club account to any account on which you are an owner or joint owner and are authorized.

Account Charges - Fees waived for members.

Documentation of Transfer - Depending on the type of account you will receive a statement with your account activity on a monthly or quarterly basis. You will receive a confirmation number for transactions performed thru AIME.

Error Resolution - Contact us via telephone if you think your statement is wrong, or if you need more information about a transfer listed on the statement. We may ask you to submit your assertion in writing.

Cancellation - We may cancel your AIME 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 AIME 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 AIME 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 thirty (30) 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.

Joint Accounts - The request for AIME shall be signed by all parties to a joint share draft account, and by signing, you each agree to be jointly and severally bound thereunder.

AIME Phone Banking Account Information Made Easy



SACO VALLEY
Credit Union

"The Path to Your Financial Success"

MAIN OFFICE

312 Main Street • P.O. Box 740 • Saco, Maine 04072
(207) 282-6169 • FAX (207) 282-1601
Toll Free 1-888-282-6169

BRANCH OFFICE

500 Main Street • Saco, Maine 04072
(207) 286-3638 • FAX (207) 282-3126

WATERBORO OFFICE

860 Main Street • Waterboro, Maine 04087
(207) 247-6000 • Fax (207) 247-2805

www.sacovalley.org
email: svcu@sacovalley.org



AIME: Real Answers in Real Time

Accessing your Saco Valley CU account has never been easier!

Main Menu

- Press 1 for **Account Balance**
- Press 2 for **Account History**
- Press 3 for **Funds Transfer Activities**
- Press 4 for **Share or Loan Withdrawal**
- Press 5 for **Account Management**

Menu 1 (Account Balance)

- Please select one of the following account types
- Press 1 for **Checking Account**
 - Press 2 for **Savings Account**
 - Press 3 for **Certificates and IRA**
 - Press 4 for **Loan Account**

Menu 2 (Account History)

- Please select one of the following account types
- Press 1 for **Checking Account**
 - Press 2 for **Savings Account**
 - Press 3 for **Certificates and IRA**
 - Press 4 for **Loan Account**

Checking History

- Please select one of the following search options
- Press 1 for **All Transactions**
 - Press 2 for **Last 5 Transactions**
 - Press 3 for **Withdrawals**
 - Press 4 for **Deposits**
 - Press 5 for **ATM Transactions**
 - Press 6 for **Check Number**
 - Press 7 for **Amount**
 - Press 8 for **Date**

Savings History

- Please select one of the following search options
- Press 1 for **All Transactions**
 - Press 2 for **Last 5 Transactions**
 - Press 3 for **Withdrawals**
 - Press 4 for **Deposits**
 - Press 5 for **ATM Transactions**
 - Press 6 for **Amount**
 - Press 7 for **Date**

Certificate and Investment History

- Please select one of the following search options
- Press 1 for **All Transactions**
 - Press 2 for **Last 5 Transactions**
 - Press 3 for **Withdrawals**
 - Press 4 for **Deposits**
 - Press 5 for **ATM Transactions**
 - Press 6 for **Check Number**
 - Press 7 for **Amount**
 - Press 8 for **Date**

Loan History

- Press 1 for **All Transactions**
- Press 2 for **Last 5 Transactions**
- Press 3 for **Payments**
- Press 4 for **Advances**
- Press 5 for **Amount**
- Press 6 for **Date**

Menu 3 (Funds Transfer Menu)

- Press 1 to **Transfer Funds Immediately**
- Press 2 to **Schedule a Funds Transfer**
- Press 3 for **Payments**
- Press 4 to hear **Existing Scheduled Transfers**
- Press 5 to **Delete an Existing Transfer**

Menu 4 (Share or Loan Withdrawal)

- Press 1 for **Checking Account**
- Press 2 for **Savings Account**
- Press 3 for **Loan Account**

Menu 5 (Account Management Menu)

- Press 1 to **Change Pin**
- Press 2 for **Future Dated Transactions**

Help

At any time during this call you can do the following:

- Press **(1*)** for Help
- Press **(3*)** for the Main Menu
- Press **(#)** to Repeat the Menu Options
- Press **(*)** to Hear the Previous Menu
- Press **(8*)** to use Voice Recognition
- Press **(9*)** to Change Account Number

Yes, I would like to participate in AIME Phone Banking

Name _____ Social Security # _____
First Middle Last

Address _____ Tel. No. (Work) _____
Street City State Zip (Home)

Your Share Account Number _____

I/We have read and will conform to the conditions in the AIME member agreement provided separately to me/us by the credit union.

Signature _____ Date _____
 Signature _____ Date _____



Accessing your Saco Valley CU account has never been easier

- Our AIME phone access system is convenient and easy to use! Simply call toll-free 855-502-8181 or local numbers:
- **Bideford & Saco:** 207-391-7451
 - **Sanford & Waterboro:** 207-850-2077
 - **York:** 207-606-1040
 - **Portland:** 207-805-9326
- enter your account number and password, and have secure access to your Saco Valley CU account(s) right from your phone!