



MoneyLinQ Online Banking Request Form

211-31 Jamaica Avenue
Queens Village, NY 11428
Email: Visit www.QsideFCU.org/secure-email
Phone: (718) 353-1300
Fax: (718) 353-5399
www.QsideFCU.org

Directions: Complete and return this form via email by visiting www.QsideFCU.org/secure-email. Or, you may deliver it in person, by fax or regular mail.

NAME: _____

MEMBER NUMBER: _____

HOW DID YOU HEAR ABOUT THIS QSIDE SERVICE? _____

HOME PHONE NUMBER: _____

WORK/DAYTIME PHONE NUMBER: _____

EMAIL ADDRESS: _____

ADDRESS: _____

UNIT/APT. _____

CITY, STATE, ZIP _____

E-Statements: Yes, send me E-Statements No, send me paper statements
By choosing yes, I hereby request Qside Federal Credit Union to deliver my Qside account statements to me electronically instead of in the mail. I understand that this is a free and secure service. I understand that my account statements will be available to me on my Qside "MoneyLinQ" online banking account and that I will receive email notifications when a new statement is ready to be retrieved. Additionally, it is my responsibility to notify Qside FCU of any changes to my email address,

External Transfers: Yes, allow external transfers No, do not allow external transfers
By choosing yes, I certify that I have read and agree to the MoneyLinQ External Transfers Agreement on pages 2-3.

If we approve the Qside Federal Credit Union Home Banking electronic / PC access service for your accounts, a separate PIN will be assigned to you. You must use your PIN along with your account number to access your accounts. At the present time, you may use the Qside Federal Credit Union Home Banking service to: withdraw funds from your savings accounts; transfer funds from your savings, checking and money market accounts, make loan payments from your savings, checking and money market accounts. Your accounts can be accessed under the Qside Federal Credit Union Home Banking electronic/PC access service via personal computer. Qside Federal Credit Union Home Banking service will be available for your convenience twenty-four (24) hours per day. This service may be interrupted for a short time each day for data processing. We reserve the right to refuse any transaction, which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. All checks are payable to you as a primary member and will be mailed to your address of record. We may set other limits on the amount of any transaction, and you will be notified of those limits. We may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction, and there may be limits on the duration of each access.

I have read the above disclosure and agree to terms of the Electronic Funds Transfer Agreement. By signing below, you certify that the information on this application is complete, true, and submitted for the purpose of obtaining the electronic service requested.

Member Signature: _____ Date: _____

MoneyLinQ External Transfer Agreement

You agree to use the Service for legal purposes and not in violation of any laws, including but not limited to, laws and regulation designed to prevent Money Laundering and laws prohibiting internet gambling. If any of your Accounts has a joint account holder, you represent and warrant that the joint account holder has consented for you to represent both and use the account with this Service. If you do not give such consent, you should not use that account and we will terminate your use of Service if we are notified of such situation.

a. Authorization to Transfer Funds.

You represent to the Credit Union that you own each Eligible Credit Union Account, Verified Account and have full right and authority to all the funds on deposit therein. In addition, you authorize the Credit Union to execute and charge your Eligible Credit Union Account(s) for any MoneyLinQ External transfer request to a Verified Account and from a Verified Account to your Eligible Credit Union Account, including any related fee, subject to any applicable limit as to dollar amount, time delays to complete transfers when your MoneyLinQ External transfer requests are made in accordance with the procedures established by the Credit Union. You agree that the Credit Union has no obligation to execute any request for a transfer using MoneyLinQ External transfer that is not initiated in accordance with such procedures. You understand that acceptance and processing of a MoneyLinQ External transfer request is subject to the terms and conditions stated in this Agreement, as amended from time to time. This authorization shall remain in full force and effect until you have informed the Credit Union and the Credit Union has had a reasonable opportunity to act on it. You agree that the Credit Union is relying upon the information you provide in originating a MoneyLinQ External transfer on your behalf. Any errors in the information, including incorrect or inconsistent account names and numbers or the ABA number or name of the financial institution holding your Verified Account are your responsibility. You agree that if MoneyLinQ External transfer instructions identify a Verified Account by name and account number, the relevant financial institution may execute those instructions by reference to the account number only, even if such number does not correspond to the name. You understand that financial institutions holding your Verified Accounts may not investigate discrepancies between names and numbers and the Credit Union has no responsibility to investigate discrepancies between names and account numbers. Not all types of accounts are available for funds transfer service. For example, retirement, business or corporate accounts. Also you must check with your financial institution to verify their ability to participate in external funds transfer service. Also, there may be limitations related to each transaction such as total amount, number of transactions allowed, or total transaction amounts defined by your financial institution. All funds transfers are also subject to the rules and regulations governing the relevant Verified Accounts. You agree not to request any MoneyLinQ External transfers from or to Verified Accounts that are not allowed under the rules or regulations applicable to such accounts.

b. Account Set-up and Verification.

The Credit Union will initiate a funds transfer request for you when you access your Eligible Credit Union Account(s) through the Online Banking service using the established login credentials. The Credit Union's procedures are designed to authenticate your identity before accepting a request for a MoneyLinQ External transfer but not to detect errors in the content of your instructions. You authorize the Credit Union to verify your account at another financial institution ("Third Party Account") through the use of a trial transfer, in which one or more low value transactions will be made between the accounts. Once the verification process is successful, each Third Party Account will become a Verified Account. You agree to verify online the amounts of such deposits and/or withdrawals. Upon your request, we will make electronic transfers from your designated and active Eligible and Verified Accounts via the Automated Clearing House (ACH) system in the amount you specify. You agree that such requests made with this Service constitute your written authorization for such transfers. You understand that your bank may limit the number of transactions that you authorize using your savings or money market account.

c. Transfer Requirements and Conditions.

Your request for a transfer will be executed on the current Business Day so long as it is initiated by the cutoff time of 12:00 p.m. EST. If your request for a Standard transfer is received by the Credit Union on a day that is not a Business Day or on a Business Day after the established cut-off hour, we will not process your request until the next Business Day.

We may change your transfer limits at any time. Any decrease will be subject to notice, as required by law, but you agree that we may reduce your limits without prior notice upon occurrence of a Disqualifying Event, including: (i) any of your Credit Union accounts are not current or are not in good standing, (ii) you have had an overdraft, an over-limit item, or an item returned for insufficient funds with respect to any Credit Union account during the current or three prior calendar months, or (iii) you have had any prior transfer to or from a non-Credit Union account canceled, revoked, or uncompleted due to insufficient funds, revoked authorization, stopped payments, frozen accounts, or any similar reason.

d. Modifying or Cancelling Pending Transfers.

Pending transfer instructions can be cancelled or modified until the status changes to "In Process". Transfer Instructions cannot be cancelled or modified after cut-off time on the transfer date. If you close any of your Eligible or Verified Accounts, you are responsible to remove it from the Service to avoid any transaction failure and charges related to a failed transaction. There may be additional fees to you for failed transactions.

e. Rejection of a MoneyLinQ External transfer Request.

The Credit Union reserves the right to reject your funds transfer request. The Credit Union may reject a request if the dollar value of one or more of your transfer requests exceed the daily or monthly transfer limit if you have insufficient available funds in your Eligible Credit Union Account for the amount of the MoneyLinQ External transfer, if your request is incomplete or unclear, if the Credit Union identifies a security risk related to a requested transfer or if the Credit Union is unable to fulfill your request for any other reason. You understand that if the Credit Union rejects a request for a MoneyLinQ External transfer for one or more of the reasons set forth above, you will be informed of the rejection during your online session or by e-mail as soon thereafter as the Credit Union has determined to reject the request.

f. Cancellations, Amendments or Recalls.

You may cancel or amend a funds transfer request only if the Credit Union receives your request prior to the execution of the funds transfer request and at a time that provides the Credit Union with a reasonable opportunity to act upon that request. The Credit Union shall not be liable to you for any loss resulting from the failure of the beneficiary bank to agree to a recall or amendment of your funds transfer request. You further agree that the Credit Union shall not be responsible for any delay, or failure to execute your funds transfer request due to circumstances beyond the Credit Union's reasonable control - including, without limitation, any inaccuracy, interruption, delay in transmission, or failure in the means of transmission of your funds transfer request to the bank or execution of such request by the bank, whether caused by strikes, power failures, equipment malfunctions, or acts or omissions of any intermediary bank or beneficiary bank.