



# **ACCESS UNITED**

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Convenience banking by



# Welcome to Online Banking!

This kit contains the following information:

- ◆ A list of the current products and services available through AccessUnited
- ◆ Frequently asked questions about online banking through AccessUnited
- ◆ An Enrollment form to begin access
- ◆ An Agreement form

In order to access online banking through AccessUnited, you must have a computer with Internet service. You must also have a web browser such as **Netscape Navigator 4.75** or **Microsoft Internet Explorer 5.5 or higher versions** running under Windows 98, ME, 2000 or XP or MacOS 7.5 or higher, and an Internet Service Provider.

If you have any questions about AccessUnited, please call our Contact Center for support from 7:00a.m. to 11:00p.m., Monday – Saturday. Our numbers are:

770-567-7211 (Zebulon)

706-646-7211 (Thomaston)

770-358-7211 (Barnesville)

706-342-7211 (Madison)

770-412-7211 (Griffin)



## Online Banking with AccessUnited

**Option 1** - Account Inquiry Only

**No Charge**

**Option 2** - Account Inquiry & Bill Pay Service

**No Charge**

\*\*\* Bill Pay services will be canceled after three months of inactivity\*\*\*

## Frequently Asked Questions About AccessUnited

### **What do I need to access Online Banking?**

All you need is a computer with Internet service.

### **What must I have to sign up for Online Banking?**

Any United Bank account holder can be an online banker. You may stop by your branch or call the Contact Center at 770-567-7211 (Zebulon), 706-646-7211 (Thomaston), 770-412-7211 (Griffin), 770-358-7211 (Barnesville) or 706-342-7211 (Madison) to request an enrollment package.

### **Will I be able to use Online Banking for my personal accounts and my business accounts?**

If your business is a sole proprietorship and uses your personal social security number, you'll be able to access all of your accounts with one user name and password. If your business has a federal tax ID number, you may contact the online banking department to have additional accounts added.

### **How safe is my account information?**

Every user has a unique user ID and PIN which must be entered before gaining access to our system. If you are not listed as an owner of an account, you will be denied access to the information. Finally, United Bank utilizes Netscape's Secured Socket Layers (SSL), which provides session encryption of all information exchanged from your PC to our servers. This protects unwanted monitoring or eavesdropping while reviewing your account through home banking.

### **Will I be able to access my daughter/son's account or be able to transfer funds to their accounts?**

You will only be able to access accounts that you own or co-own with others. Your online banking access is driven by your social security number. If your SSN is not listed on an account in a primary or secondary position, you will not be able to view the account.

**New User Enrollment Form**

CSR: \_\_\_\_\_ Reg./Branch: \_\_\_\_\_

**Instructions: Please complete ALL applicable sections; one user per form.**

<p>User Information</p>	<p>Customer Name: _____</p> <p>OR Business Name: _____</p> <p>Phone #: _____</p> <p>Address: _____</p> <p>City, State, Zip: _____</p> <p>Social Security Number (Or Tax ID Number): _____</p> <p>Your Email address: _____</p>
<p>Select An Option</p>	<p><input type="checkbox"/> Option 1: Account Inquiry Only – <b>No charge</b></p> <p>All accounts in this name and Social Security (Tax ID) number listed above will be available to view with this Online ID.</p>
<p>Online Banking Information</p>	<p><input type="checkbox"/> Option 2: Account Inquiry &amp; Bill Pay Service – <b>No charge</b></p> <p>Which account number should we debit for your bill payments? _____</p> <p><b>*** BILL PAY SERVICES will be canceled after three months of inactivity****</b></p>

Date Rec. \_\_\_\_\_ NT \_\_\_\_\_ CIF \_\_\_\_\_ BP \_\_\_\_\_ Date Mailed \_\_\_\_\_

## ***AccessUnited Account Agreement***

This Agreement (the "AccessUnited Agreement") together with the Deposit Agreement and Disclosure, provided to you in association with your deposit accounts at United Bank, governs your online banking and deposit account relationships established with United Bank.

United Bank agrees to provide you with access through your personal computer to your qualifying accounts at United Bank. You understand and agree that United Bank will not be liable for any damages, including without limitation, direct or indirect, special, incidental, or consequential damages, losses or expenses arising in connection with your use of the AccessUnited services or use thereof or inability to use by any party, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation or transmission, computer virus or line or system failure, even if United Bank, or representatives thereof, are advised of the possibility of such damages, losses or expenses. Hyperlinks to Internet resources are at your own risk; the content, accuracy, opinions expressed and other links provided by these resources are not investigated, verified, monitored or endorsed by United Bank.

United Bank and you agree that United Bank provides the information and materials through the AccessUnited services including the text, graphics, links or other items, "as is" or "as available." United Bank does not warrant the accuracy, adequacy or completeness of this information and materials and expressly disclaims liability for errors or omissions in this information and materials. No warranty of any kind, implied, express or statutory, including but not limited to the warranties of non-infringement of third party rights, title, merchantability, fitness for a particular purpose and freedom from computer virus, is given in conjunction with the information and materials.

For purposes of this Agreement the AccessUnited services include:

1. Account Inquiry
2. Account Inquiry and Bill Pay Service
3. Automated Telephone Inquiries
4. Electronic transfers by computer or telephone.

United Bank and you agree that United Bank may charge a fee for the provision of any of the services provided by AccessUnited and that the fees charged were disclosed in a separate disclosure document. You agree that United Bank may provide you with access through the AccessUnited services to any account which has your taxpayer identification number (social security number) and you agree that you are an owner of any account, which contains your taxpayer identification number.

To the extent that the Deposit Agreement and Disclosure (and as such Deposit Agreement and Disclosure may be amended in the future) contradicts any terms of the AccessUnited Agreement the Deposit Agreement and Disclosure shall control. The words "you," and "your" refer to the account owner signed below. If any account for which AccessUnited services are provided is a joint account, the account owner warrants that he or she is authorized to act on behalf of all joint account owners.

\_\_\_\_\_  
Account Owner (please print)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Account Owner (signature)

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Address

\_\_\_\_\_  
City, State, ZipCode