

Try the demo at www.profedcu.org.

FREE Access Anytime

ProFed Online Banking goes far beyond the basics. It's a secure and **FREE** way to access your account information anytime, 24 hours a day, 7 days a week (with minimal interruptions for maintenance).

You also have better control of your money with **FREE** e-mail and text message notifications, and online access to E-statements.

Bill Payment and Presentment lets you pay anyone, anywhere in the United States. Plus, you can set up eBills with participating companies to get your bills delivered to online banking.

FinanceWorks™ gives you a **FREE** way to manage all of your accounts—even accounts at other financial institutions.

Click to a greener world: E-statements and eBills help dramatically reduce paper and postage, so you can go green while you save time and money banking online!

Featured Services

- Access account balances and histories
- View E-statements and check images
- Transfer funds into another share or account
- Apply for a loan or make loan payments
- Create custom e-mail or text notifications
- Sign up for Bill Payment and Presentment
- Download account information to Quicken®, Microsoft® Excel™ or Money™
- Manage your spending with FinanceWorks™
- Live chat support with a ProFed representative¹
- Order checks or track stock prices

¹Available during business hours. All company and/or product names are registered trademarks of their respective owners. All rights reserved.

Getting Started

- Sign up at your nearest ProFed branch, or complete the attached ProFed Online Banking application and return it to us.
- ProFed will mail you a randomly selected password to access your account.
- Visit our web site at www.profedcu.org. Learn about ProFed news, community events, and special offers exclusively for members.
- Go to **Online Banking** on the left of the screen. First, enter your base account number and password from the notice mailed to you. Then create a new secret password and set up your password validation questions.
- Now you're ready to enjoy the convenience, ease and safety of online banking!

Connect Everywhere

When you're on the go, take advantage of **Mobile Banking**. Or try our **FREE iPhone and Android apps**. Both apps include a surcharge-free ATM locator. Try **Text Message Banking** to get account and balance information in a flash.²

²Consult your mobile service provider concerning your phone's web browsing capabilities and any applicable service charges. Standard text messaging rates apply. Online Banking services may be limited on some mobile devices.

Support

For assistance while you're logged into ProFed Online Banking, click the **Secure Support** link. Otherwise, contact our Call Center, at **260-483-0514 ext. 13** or **800-752-4613 ext. 13**.



Federally Insured by NCUA



Cut here to detach completed application and return to ProFed Credit Union.

1. **Member Name:** _____

2. **Primary Account Number:** _____

3. **E-mail Address (required):** _____

4. **Check appropriate box(es)**

Enroll in ProFed Online
 Consumer Account **Business Account**

Add ProFed Online access to additional account(s)
 Allow access to the accounts below. I understand that I will not be able to see balances on these accounts. I will only be able to transfer funds into these accounts from my primary ProFed Online account (include Share or Loan IDs or indicate if you would like access to all Shares or Loan IDs on the accounts).

Cancel my Bill Payment service and any pending payments, effective immediately.

Cancel all ProFed Online services for my account.

I authorize Professional Federal Credit Union to post transactions generated using ProFed Online. I agree that I am responsible for all ProFed Online Internet usage of my accounts (pertains to all existing loan and share IDs as well as those opened in the future). I agree Professional Federal Credit Union will not be liable for any service fees or late charges incurred by usage of ProFed Online and/or Bill Payment service. **I agree to access my account statements electronically and I understand fees may apply for printing and mailing of paper statements. I understand that I am responsible for keeping my personal computer secure by using firewalls, spyware blockers, antivirus software, and system patch updates.**

If I register for the optional Bill Payment service, I understand payments may be sent by check or electronically through the Automated Clearing House system for Bill Payment, and it is solely my responsibility to ensure payments are scheduled to allow sufficient time for delivery. (To enroll in Bill Payment*, complete the registration form under the Bill Payment link after accessing your ProFed Online account.)

*For business Bill Payment, please contact us regarding Cash Management services.

5. **Signature** _____ **Date** _____

Return this form to your nearest branch, or mail it to:
ProFed, Attn: Online Banking
P.O. Box 5466, Fort Wayne, IN 46895-5466

Security Information

ProFed Online Banking features **Enhanced Login Security**, which helps identify you by recognizing your password and computer or mobile phone when you log in. All information is encrypted and authenticated using 128-bit encryption for protection during your time online.

Software and Hardware

Online banking is accessible through PCs, mobile devices and Macs, with a browser that can support 128-bit encryption. To determine if your browser supports 128-bit encryption, click on "Help" in the toolbar and click on "About [browser name]." If 128-bit is not shown, you may need to upgrade your browser.

Compatible browsers: **Internet Explorer** (version 8 or higher), **Safari** (version 5 or higher), **Firefox** (version 4 or higher) and **Chrome**.

FOR CREDIT UNION USE ONLY

User Info: _____ Branch Number: _____

Member Given:

EFT Disclosure by _____ date _____

Rate and Fee Schedule by _____ date _____

Signature Verification:

Known: _____

Driver's License No.: _____

Signature Card checked by: _____

FOR IB ADMINISTRATOR USE:

Account set up on _____ by _____

Access added on _____ by _____

Bill Payment canceled on _____ by _____

Online Banking canceled on _____ by _____

This disclosure contains the terms and conditions governing the use of ProFed Online services. Please thoroughly read this contract and all disclosures provided, and retain for future reference.

1. I agree my use of ProFed Online constitutes and shall be deemed to be an acceptance of the terms and conditions contained in this contract, the Electronic Funds Transfer Disclosure, and the Rate and Fee Schedule.
2. I agree to provide Professional Federal with a valid e-mail address. I agree that if I should change my e-mail address, I will notify the credit union of the change or update my e-mail address through online banking.
3. I will receive a Personal Identification Number (P.I.N.), alpha-numeric, to be used to access ProFed Online. The P.I.N. will be randomly generated and mailed to me in a form notice, or obtained in person. If the number is lost or forgotten, I will need to contact the credit union to have a new P.I.N. issued. I agree that this number will be kept confidential and will not be kept with my account number.
4. I agree to immediately notify the Credit Union of loss, theft, or unauthorized usage of the P.I.N. These terms are set forth in the EFT Disclosure. **I understand that I am responsible for keeping my personal computer secure by using firewalls, spyware blockers, antivirus software, and system patch updates.**
5. If I use any type of mobile device to access ProFed Online Banking, I understand it is my responsibility to safeguard that device.
6. I understand that passwords and confidential access information regarding my account should not be stored on or with any device used to access ProFed Online Banking and accept all liability for failure to follow these guidelines.
7. The Credit Union reserves the right to refuse any transaction which would exceed a credit limit, exceed the funds available, or fail to meet minimum advance/withdrawal amounts. This includes transfers from share accounts regulated by Regulation D of the Federal Reserve.
8. If I register for the optional Bill Payment service, I understand payments may be sent by check or electronically through the Automated Clearing House system for Bill Payment, and it is solely my responsibility to ensure payments are scheduled to allow sufficient time for delivery.
9. I understand that I will have access to the ProFed Online system 24 hours a day, 7 days a week (with minor interruptions for computer maintenance).
10. I authorize Professional Federal Credit Union to obtain inquiries through ChexSystems, credit bureaus, or other appropriate credit reporting agencies.
11. I understand that by registering for ProFed Online Banking, I am agreeing to access my statements electronically. **I understand that fees may apply for printing and mailing of paper statements.**
12. I understand that Professional Federal Credit Union reserves the right to terminate my ProFed Online account if it is inactive for 180 days, or if I have not logged in for 90 days. If I have registered for Bill Payment and Presentment, I understand that this service may be canceled after 90 days of inactivity.

Online Banking Services

PROFEED

