



## Virtual Branch Application Form

**Your information:**

<b>Social Security Number:</b>
<b>Name:</b>
<b>Joint Account Owner:</b>
<b>Street Address:</b>
<b>City/State/Zip:</b>
<b>Home Phone:</b>
<b>Work Phone:</b>
<b>E-mail Address:</b>
<b>Mother's Maiden Name :</b>

**Virtual Branch Accounts To Be Added**

Account Number	Type: Savings Checking, Loan	Sub Number

**Authorization:**

By signing, you are expressing a desire to subscribe to the services and authorize us and any third party acting on our behalf to serve as your agent in processing payments and/or transfers to and from targeted accounts if sufficient funds are available in your designated account. This authorization is in force until revoked by you or us in writing and is subject to the service terms and conditions (a current copy of which will be furnished to you) as amended from time to time.

**Note: If there is no activity on your virtual branch account within a six month period the virtual branch account will be terminated.**

Print Name: \_\_\_\_\_  
 Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
 Print Name: \_\_\_\_\_  
 Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
 (Required when joint accounts are specified)

**Fax back to 218-722-4516 or mail to 11 W. 2nd St. Duluth, MN 55802**

## Virtual Branch Disclosure

If we approve the Virtual Branch for your accounts, a separate security code (must be exactly 8 characters and include both letters and numbers) will be assigned to you. You must use your security code along with your Social Security Number to access accounts. At the present time, you may use the Virtual Branch to:

- Transfer funds from your share and share draft accounts
- Obtain balance information for your share and share draft accounts
- Make loan payments from your share and share draft accounts
- Access your Line of Credit account

Your accounts can be accessed under the Virtual Branch via personal computer. Virtual Branch 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.

- There is no limit to the number of inquiries, transfers follow Regulation D guidelines.

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