

Texoma Community Credit Union
CU@Home Internet Banking Application

Check here if this is a new address

Account Number

Name

Street Address

City, State, ZIP

Daytime Phone

Evening Phone

E-mail Address

A confidential authorization code (personal identification number-PIN) will be issued to you. You will be able to customize your PIN.

You will receive a detailed agreement and disclosure of terms and conditions for use of CU@Home. When you use the service, you agree to be bound by the terms of the agreement. Terms, conditions, fees, and services are subject to change without notice.

X _____
Applicant's Signature Date

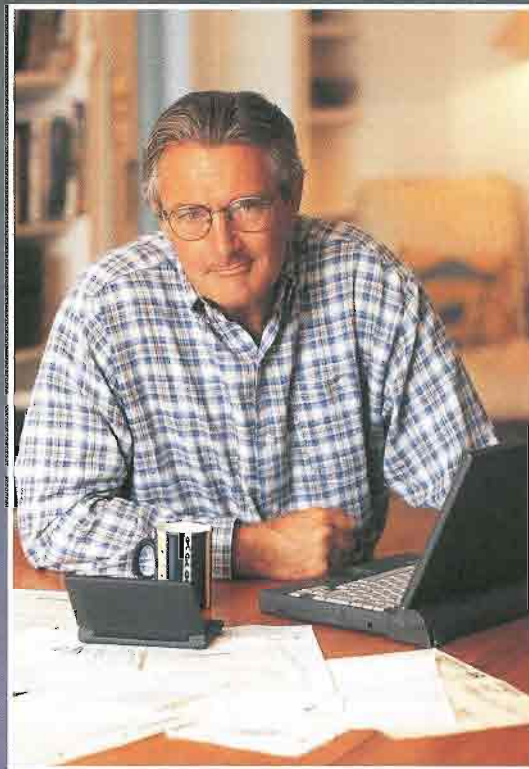
X _____
Joint Signature Date



*Your
Financial
Edge™*



HOME BANKING



For Your Convenience



*Your
Financial
Edge™*

For Your Convenience...

At Texoma Community Credit Union, we know you have a full schedule and can't always get to the credit union. That's why we provide convenient services, which make it possible for you to access your accounts from home or on the road with just a phone, computer or ATM.

www.TextomaCU.com

Texoma Community Credit Union's Web site at www.TextomaCU.com allows you to handle your finances from the comfort of your own home. You can:

- Access your accounts with CU@Home online banking.
- Learn more about our services and get contact information.
- Check your TCCU Visa® or MasterCard® balance transactions.
- Look up current rates on all of our products and services.
- Download forms and applications.
- File your taxes electronically.
- Reorder your checks online.



CU@Home

Enjoy the convenience of accessing and managing your accounts from home or anywhere, anytime with safe, secure and free CU@Home Online Banking!

- With any Internet-connected computer, you can:
- View recent transactions, account balances and available funds 24/7 for FREE.
 - View your canceled check images online. You no longer have to store them or ask the credit union for them.
 - Transfer money between your accounts.
 - Make loan payments.
 - Change your password and set your personal preferences.

Bill Pay Online

See a Member Services Representative for information on availability.

Access-24 Telephonic Banking

Texoma Community Credit Union's telephonic account management system gives you FREE 24/7 access to your account from any phone from anywhere in the world!

Just by calling (940) 855-2828, you can:

- Get current account balances.
- Confirm transactions for the past 30 days.
- Check on deposits.
- Transfer funds between accounts.
- Calculate loan payments.
- Get the latest loan and deposit rates.
- Initiate a stop payment (see fee schedule).
- Change your personal identification number.



Direct Deposit

See your employer or disbursement office about setting up direct deposit. With direct deposit, your check goes directly into your account, and with your checkbook, ATM or Visa® Check Card, you can shop or pay bills without a trip to the credit union.

Pulse ATM Network

TCCU's ATM network allows you to get cash and balance information from just about any ATM in the world. Additionally, when you use a TCCU-owned ATM, you are never charged a transaction fee by Texoma Community Credit Union. You can also use your Visa® Check Card and PIN to get cash with purchases at participating retail merchants.

ACH Automatic Payments

You can authorize the telephone company, electric company or any other company you pay regularly to debit your account to pay your monthly bills automatically. You can also transfer funds to individuals and other financial institutions for FREE.

See a Member Services Representative or call us at (940) 851-4000 for more information about these and other convenient services from Texoma Community Credit Union.