

## **Instructions for Using this Form**

- 1. This is a fillable PDF, meaning you may type your information directly onto the form before you print. You may also print the blank form and hand write your information.**
- 2. Please read any additional notes on the form for help filling it out. These are indicated by note symbols highlighted in yellow.**
- 3. After you have typed in all necessary information, print the form.**
- 4. If the form has a signature line, sign and date the form.**
- 5. Submit the signed form by:**

**FAX: (920) 733-1283**

**MAIL: Miller Electric Credit Union  
1235 W Spencer Street  
Appleton, WI 54914-5313**

**IN PERSON: Address Above**



# Miller Electric Credit Union

1235 W Spencer St. Appleton, WI 54914-5313

(920) 733-3243 ~ 1-800-841-4515

www.MillerElectricCU.com

## **AUDIO RESPONSE AUTHORIZATION** **THIS AUTHORIZATION MAY BE REVOKED AT ANY TIME WITHOUT PENALTY**

\_\_\_\_\_  
Primary Account Holder's Name

\_\_\_\_\_  
Member Number

The undersigned ("I", "you") hereby authorize and direct Miller Electric Credit Union to allow electronic access to all accounts, existing and future, under the member number identified above using a touch-tone telephone and access code through the Audio Response System. Audio Response transactions consist of electronically initiated inquires and fund transfer requests. By requesting transactions, you are authorizing the Credit Union to complete the request based on the available funds in the account. If an account does not have a sufficient balance, the Credit Union may, at its option and discretion, transfer the available balance in the account to satisfy the request; in any case, and in consideration of this service, you agree to indemnify and hold harmless the Credit Union from any liability or loss arising as a result. I understand that this Audio Response Authorization may be revoked, only by the individual who authorized this Audio Response Authorization, at any time without penalty and that a revocation of this Audio Response Authorization will terminate Audio Response Services. I understand that I must terminate this Audio Response Authorization by notifying the Credit Union in writing that I revoke this Audio Response Authorization in such time as to afford the Credit Union a reasonable opportunity to act on it. All of the individual terms and conditions (as amended from time to time) of any deposit and/or loan accounts accessed through the Audio Response System are incorporated herein and made part of this Audio Response Authorization.

**1. Security:** For security purposes, all inquires and transactions under this authorization will require the use of an access code. Any access code issued to you is confidential and should never be disclosed. You are responsible for safekeeping your access code. You agree not to disclose or otherwise make available your access code to anyone not authorized to sign on your account(s). If you authorize anyone to use your access code that authority shall continue until you specifically revoke such authority by notifying the Credit Union. You understand that any party using your access code may withdraw, transfer funds, or access any of your accounts. The Credit Union may accept any request regarding any transaction on any of your accounts from any party using your access code. If you fail to maintain the security of your access code, the Credit Union may terminate Audio Response Services immediately without demand or notice at our sole discretion.

**2. Joint Accounts:** If any of your accounts accessed under this authorization are joint accounts, all joint owners shall be bound by this authorization and, alone and together, shall be responsible for all transactions to or from any deposit accounts or loan accounts as provided by this authorization. Each joint owner, without the consent of any other account owner, may, and is hereby authorized by all joint owners to, make any transaction permitted under this authorization.

**3. Fees and Charges:** There are certain fees and charges for services provided under this authorization. From time to time, the fees and charges may be changed. We will notify you as required by applicable law. Please refer to our separate Fee Schedule.

**4. Indemnification:** Any and all account owners agree to indemnify and hold harmless the Credit Union from all costs, including reasonable attorney's fees, damage, or claim related to the Credit Union's action in completing authorized transactions under this authorization, including claims of any joint owner, or in failing to complete an authorized transaction as a result of incorrect information, insufficient funds, or circumstances beyond our control.

By signing this Audio Response Authorization or using the Audio Response System, you agree to the terms and conditions in this authorization, Electronic Fund Transfers disclosure, and amendments thereto.

\_\_\_\_\_  
Primary Account Holder's Signature

\_\_\_\_\_  
Date

REVOCATION REQUEST: I hereby request Miller Electric Credit Union to terminate this Audio Response Authorization as of the effective date: \_\_\_\_\_

Signature: \_\_\_\_\_

### **FOR CREDIT UNION USE ONLY**

Date and Time Received: \_\_\_\_\_  
Authorization Taken By: \_\_\_\_\_ Authorization Processed By: \_\_\_\_\_