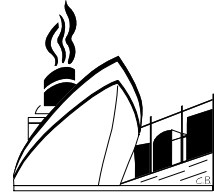


Lower Columbia Longshoremen's Federal Credit Union

On Line Banking Disclosure



Member Name _____

Account Number _____

I have requested the ability to transfer funds to the following account(s) which has account signers that are not on my account number _____.

The PIN number that I assign to the account controls account access. If I allow signer(s) on the requested accounts access to my PIN number they will be able to transfer funds from my account.

I agree to hold the credit union harmless from any losses that may occur because of unauthorized account access or transfers done through the On Line Banking System.

Signed

Date