

MasterMoney Debit Card Application

Please print clearly and complete all information. Detach application and return to the Credit Union in an envelope.

Account Number _____
 Applicant Name #1 _____
 Applicant Name #2 _____
 Address _____
 City _____
 State/Zip _____
 E-Mail _____

Read and sign

I understand this is an application for the Members Credit Union MasterMoney Debit Card. My acceptance of the Card and Cardholder Agreement constitutes acceptance of the terms and conditions of the Cardholder Agreement. I understand that I must qualify for and have overdraft protection to receive a debit card. I understand I am responsible for safeguarding my selected PIN.

Government regulations require that the credit union make the enclosed disclosures available to the member when you apply for an account with the credit union. Please read the enclosed Electronic Funds Transfer Disclosure and check the box below to confirm you have received a copy.

____ I have read the enclosed disclosures and agree to their terms and conditions.

Signed _____

Signed _____

Date _____

Select Your PIN

This is a special four-character code (using numbers or letters or any combination) that belongs only to you. It is the electronic key into your credit union account and cannot be used by anyone who does not know it. Memorize your PIN. It is not kept in our files, nor will it be mailed to you.

APPLICANT #1 SELECTED PIN _____
 APPLICANT #2 SELECTED PIN _____

For Credit Union use only

Approved by _____

Date _____

CU@Home/Bill Payment Application

I am applying for:

CU@Home Bill Payment

Account Number _____
 Applicant Name #1 _____
 Applicant Name #2 _____
 Address _____
 City _____
 State/Zip _____
 E-Mail _____

Read and sign

By signing above, I am applying for CU @ Home and/or Bill Payment, acknowledging receipt of the terms and conditions of this agreement and related disclosures to which I agree to be bound. I understand I am responsible for safeguarding my selected PIN.

I agree to comply with the CU @ Home and/or Bill Payment Agreement and Electronic Funds Transfer Disclosure, as revised from time to time. I agree that sufficient funds must be available in my account on the date I schedule payments or transfers to be made using the Bill Payment service.

Government regulations require that the credit union make the enclosed disclosures available to the member when you apply for an account with the credit union. Please read the enclosed Electronic Funds Transfer Disclosure and check the box below to confirm you have received a copy.

____ I have read the enclosed disclosures and agree to their terms and conditions.

Signed _____

Signed _____

Date _____

For Credit Union use only

Activated by _____

Date _____

Call today!

For more information on our services or opening an account, call:

(203) 622-6050 - Cos Cob

(203) 975-3866 - Stamford

Locations and Hours

Cos Cob

393 East Putnam Avenue
 Cos Cob, CT 06807
 (203) 622-6050
 Fax: (203) 622-6051

Hours:

Mon & Fri. 9:00 a.m.-4:30 p.m.
 Tues. & Thurs. 9:00 a.m.-6:00 p.m.
 Wed.....12:00 noon-4: 30 p.m.

Stamford

56 West Broad Street
 Stamford, CT 06902
 (203) 975-3866
 Fax: (203) 975-3870

Hours:

Mon & Fri. 9:00 a.m.-4:30 p.m.
 Tues. & Thurs. 9:00 a.m.-6:00 p.m.
 Wed.....12:00 noon-4: 30 p.m.

Website address

www.memberscu.coop

AppleLink Audio Response

(203) 622-6052



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Convenience Services



- **MasterMoney™ Debit Card**
- **CU@Home Online Banking**
- **Electronic Bill Payment**
- **AppleLink Audio Response**
- **Direct Deposit/ Payroll Deduction**
- **Loanliner**
- **Automatic Payment/Transfers**



Easy access and convenient services

We all make choices every day about how we spend our time. Members Credit Union wants the choice to be yours by offering you several convenience tools that will streamline your financial transactions. Whether you're at the office, at home or on vacation, get in touch with your money with these services.

MasterMoney™ Debit Card

The MasterMoney Debit Card is an ATM card and a check all in one! Whether you're going shopping, buying groceries, purchasing gas, purchasing tickets, or dining out . . . the MasterMoney Debit Card is a convenient way to pay for purchases from your checking account. It's accepted by any merchant who accepts MasterCard. You can also use it at thousands of ATMS nationwide including those displaying the NYCE®, PLUS®, SUM™ or MasterCard® logos. You can avoid paying any surcharge fees by using ATMs at our branch location and by using ATMs that display the SUM™ logo.



CU@Home Online Banking

With CU@Home Online Banking, your personal computer, and the Internet, you have access to a 24-hour virtual branch.



CU@Home gives you the power to perform many of your most needed transactions:

- Check account balances.
- Review and print statement history.
- Verify cleared checks.
- Make transfers between accounts.
- Transfer funds to make loan payments
- Pay your bills.
- Apply for a loan in minutes.

To begin CU@Home Online Banking, please complete this application and return it to the credit union office. Once we receive the signed application, we will activate your PIN number with the year of your birth and the last 2 digits of your account number (6 digits). You will then be prompted to change your PIN on your first visit to CU @ Home. After you have activated your account, if you do not use it at least once within each 90 days, we will deactivate it for your protection.

Bill Payment

Pay your bills online in a matter of minutes. No need to write checks, purchase stamps and envelopes, or stand in line at the post office. Let electronic bill payment free up your valuable time. You receive the first three months

free, then pay a low monthly fee of \$4.95. Once you use Bill Payer, you'll wonder why you didn't sign up sooner.

To be activated for Bill Payer, please complete this application and return it to the credit union office. Once we receive your signed application, your username for Bill Payer will be 90145 plus your 3 or 4 digit account number. Your PIN number will be the last four numbers of your social security number. You will then be prompted to change your PIN on your first visit to Bill Payer. Please note that you must be activated on CU @ Home to use Bill Payer.

Protect Your Personal Identification Number (PIN)

Please remember to protect your PINs at all times. Do not write them on your cards, carry them in your wallet or share them with another person. We do not store your PINs at the credit union office. If you lose your PIN(s) please contact the credit union.

AppleLink Audio Response (203) 622-6052

Access your credit union accounts anytime, anywhere through a touch-tone phone. Call the AppleLink phone number, enter your Personal Identification Number (PIN) and you'll be able to check on balances, cleared check inquiries, transfer funds, verify deposits and withdrawals, apply for a loan, and much more.

Once you dial into AppleLink, a friendly voice will guide you through all your transactions and inquiries. If you have not yet used AppleLink, you will be prompted to create your PIN on your first call. You will need your Social

Security Number to create your PIN. Use any four numbers choosing something unique that you will remember.

Direct Deposit/Payroll Deduction

Recurring paychecks, Social Security, and pension checks can be automatically deposited into a designated account with Direct Deposit or payroll deduction. Once your funds are received, you can choose to allocate specific amounts into your various accounts, including loan payments.

Loanliner

Call us during normal business hours and you can do almost anything but sign for your loan right over the phone. Our staff is dedicated to turning your application around within 24 hours! We make applying for a loan fast and easy with our Loanliner application. Just complete the application one time for your consumer loan needs.

Automatic Payments/Transfers

The payments on your loan accounts at Members Credit Union can be electronically withdrawn from your Members Credit Union checking or savings account and immediately applied to your designated loan or credit card account on your payment date. We can also initiate payments directly from other financial institutions. This way, you can avoid the hassle of making the payment yourself and you're guaranteed the payment arrives on time.