

MasterMoney DEBIT CARD
Application

Please print clearly and complete application. Detach application and return to the credit union in an envelope.

Account Number _____

Applicant Name #1 _____

Applicant Name #2 _____

Address _____

City/State/Zip _____

Email Address _____

READ & 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 I am responsible for safeguarding my selected PIN.

Government regulations require that the credit union make the 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 that belongs only to you. Memorize your PIN. It is not kept in our files.

APPLICANT # 1 SELECTED PIN _____

APPLICANT # 1 SELECTED PIN _____

For Credit Union use only

Approved by _____

Date _____



COS COB OFFICE
393 East Putnam Avenue
Cos Cob, CT 06807
(203) 622-6050
(203) 622-6052 FAX

STAMFORD OFFICE
56 West Broad Street
Stamford, CT 06902
(203) 975-3866
(203) 975-3870 FAX

HOURS
Monday & Friday
9 a.m. – 4:30 p.m.
Tuesday & Thursday
9 a.m. – 6 p.m.
Wednesday
12 Noon – 4:30 p.m.
Saturday (Stamford only)
9 am – 12 noon

EMAIL
info@memberscu.coop
WEBSITE
www.memberscu.coop
APPLELINK
TELEPHONE TELLER
(203) 622-6052

"For complete terms and conditions on products and services listed in this brochure, please call or write to Members Credit Union."



**CONVENIENCE
SERVICES**

MCU@Home & Remote Services



FREE MCU@HOME ONLINE BANKING

- Account balances
- Statement history
- Transfer funds
- Loan payments
- Loan application
- Electronic bill pay
- View canceled checks

PROTECT YOUR PIN

Do not write your PIN on your cards, carry them in your wallet or share them with another person. MCU does not have record of your PIN. If you lose your PIN, contact the credit union.

MCU@HOME ONLINE BANKING

Experience total financial freedom with MCU@Home Online Banking. It's a fast, secure, member-friendly way to keep your finger on the pulse of your accounts from any computer you happen to be using—at home, at work or on the road. With 24/7 access to your MCU accounts, you may never have to wait in line again. To get started, simply complete the attached application and return it to one of our offices.

- MCU@Home employs industry leading security features to ensure that all of your transactions are conducted with the highest possible privacy and protection.
- MCU@Home is the fastest way to check balances; balances will not be given by MCU staff over the phone without an established password

MASTERMONEY™ DEBIT CARD

No need to carry a lot of cash when you choose to use the MasterMoney™ Debit Card. Purchases are automatically deducted from your checking account. Use the MasterMoney Debit Card everywhere the MasterCard® logo is displayed. Also use it at thousands of ATMs nationwide, including those displaying the Allpoint, NYCE®, PLUS® SUM®, or MasterCard® logos. Avoid surcharge fees by using MCU ATMs located at our offices or ATMs that display the SUM® or Allpoint logos. Visit www.sum-atm.com and www.allpointnetwork.com for surcharge free ATM locations.

ELECTRONIC 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. Try it for free for three months, then it's a low \$4.95 per month. Avoid the fee when you sign up for E-statements. To activate Bill Payer, please complete the attached application and return it to the credit union. You must be activated on MCU@Home to use Bill Payer.

E-STATEMENTS

With E-statements, you will be sent an email notification informing you that your current statement is available for viewing and printing on MCU@Home. To sign up for E-statements, please complete the attached application and return it to the credit union.



OTHER CONVENIENT SERVICES

- Direct Deposit & Payroll Deduction—Recurring paychecks, Social Security and pension checks can be automatically deposited into designated accounts.
- Loanliner—Apply for a loan by phone; complete the Loanliner application one time to accommodate your loan needs.
- Automatic Payments & Transfers—Loan payments can be electronically withdrawn from your MCU savings or checking account and applied to your loan or credit card account on your payment date. We can also initiate payments directly from other financial institutions.

MCU@HOME/BILL PAYMENT/E-STATEMENT Application

I am applying for:

- MCU@HOME Bill Payment E-statements

Account Number _____

Applicant Name #1 _____

Applicant Name #2 _____

Address _____

City/State/Zip _____

Email Address _____

Mother's Maiden Name _____

READ & SIGN

By signing above, I am applying for MCU@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 MCU@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.

By signing up for E-Statements you agree to no longer receive a paper account statement and take the responsibility upon email notification to view your statement using MCU@Home.

Government regulations require that the credit union make these 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 information above and the applicable disclosures and agree to their terms and conditions.

Signed _____

Signed _____

Date _____

For Credit Union use only

Activated by _____

Date _____

APPLELINK AUDIO RESPONSE

(203.622.6052)

Access your MCU accounts anytime, anywhere by phone.

Call 203.622.6052, enter your PIN and you'll be able to check balances and specific check clearings, verify deposits, make withdrawals by check, transfer funds and apply for a loan.

- You'll be prompted to select your PIN on your first call; you'll need your social security number to create the PIN
- Choose any four numbers that will be easy to remember