

ATM SURCHARGES BY OTHER ATM OWNERS

Most financial institutions impose a surcharge on non-customers who use their ATMs. Thus, you may be charged a fee for withdrawals by an ATM owner. The Credit Union does not control these fees and encourages you to seek out and use our machines, M&T ATMs, or other machines that do not surcharge. You can also make surcharge-free withdrawals from ATMs nationwide that participate in the CO-OP network. See a list of surcharge-free ATMs and JHFCU ATM locations at www.jhfcu.org.



SECURITY

It is important that you protect your Visa Check card PIN – never give it to anyone. Do not write down the PIN and carry it with the card. Instead, store it in a safe place. JHFCU does not keep a record of your PIN, so if you forget the number, just stop by a branch and we can re-encode your card. (You will be asked to provide a government-issued photo I.D. or student I.D.) Try to use ATMs during the day and in well-traveled areas. If you use an ATM at night, choose one that is well lit. Also, return to a safe place before counting your cash withdrawal. For your security, Visa Check cards are inactive at the time of issue. You will need to activate your card by calling a toll-free number from your home phone before use.

REPORTING A LOST OR STOLEN VISA CHECK CARD

Because your Visa Check card works like a Visa credit card and no PIN is required, a thief can fraudulently access your account more easily than he/she might with a regular ATM card. Therefore, you must report a lost or stolen Visa Check card immediately. To do so, just call JHFCU during regular business hours (410-534-4500 or 1-800-JHFCU-70 outside the Baltimore area) or after hours, call 1-800-754-4128 and report your card number.

SUSPICIOUS ACTIVITY

To protect against fraudulent activity, JHFCU's card processor monitors Visa Check card transaction patterns. If an unusual pattern is found, the network will contact you to verify the transactions. If you are unreachable and the unusual transactions continue, your card may be deactivated to prevent further activity until we have had the opportunity to verify the transactions.



OPENING A STUDENT CHECKING ACCOUNT

To open a JHFCU Student Checking account, stop by a branch or log onto www.jhfcu.org for a membership application. Bring or mail your completed application to a Credit Union branch.

- ▶ If you are applying in person, you will receive your Visa Check card immediately and be able to select your own PIN. If you apply by mail, a PIN will be generated automatically and confirmation will be sent separately two days after the card is mailed. If you ever want to change your PIN, just stop by a JHFCU branch with proper identification and we can change it for you.
- ▶ Your Visa Check card will expire and be automatically reissued in four years. Note: If you've changed your PIN in one of our branches, the new PIN might not be assigned to the reissued card. You can bring your card to a branch to reselect your PIN.
- ▶ All checks and cards applied for arrive in approximately 10 business days.
- ▶ All new accounts are subject to verification through ChexSystems.

410-534-4500 • 1-800-JHFCU-70 • www.jhfcu.org
(outside the Baltimore area)

E. Baltimore

2027 E. Monument St.
Baltimore, MD 21287
M-T, Th-F, 8:30 a.m. – 4:00 p.m.
W, 10:00 a.m. – 4:00 p.m.

Homewood

Charles Commons
4 E. 33rd St.
Baltimore, MD 21218
M-T, Th-F, 8:30 a.m. – 4:00 p.m.
W, 10:00 a.m. – 4:00 p.m.

Bayview

5201 Alpha Commons Drive
Baltimore, MD 21224
M-T, Th-F, 8:30 a.m. – 4:00 p.m.
W, 10:00 a.m. – 4:00 p.m.

Eastern

1101 E. 33rd St., Room 303A
Baltimore, MD 21218
W, 10:00 a.m. – 4:00 p.m.
Th, 8:30 a.m. – 4:00 p.m.

Mt. Washington

McAuley Hall, Suite 100
5801 Smith Avenue
Baltimore, MD 21209
M-T, Th-F, 8:30 a.m. – 4:00 p.m.
W, 10:00 a.m. – 4:00 p.m.



Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.



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STUDENT CHECKING ACCOUNT



THE JOHNS HOPKINS
FEDERAL CREDIT UNION

Serving the Johns Hopkins community since 1971

Student Checking Account



Being in college brings several new kinds of independence, one of the most important being managing your finances! Now that you are on your own and in charge of your own spending, you'll need a checking account to manage your funds. Checking accounts are the accounts you use primarily for everyday expenses, like the drug store, gas station, coffee shop, and movie theater. JHFCU's special Student Checking account is free, with no per check charge, no minimum balance requirement, and no monthly fees. If your family members are also part of the Credit Union, you can transfer money between accounts easily with cross-account access.*

*This service requires the signed authorization of the owners of all the accounts. For two-way access, applications must be filled out for both accounts. For Cross Account Access applications, call or visit a branch, or log onto www.jhfcu.org and click on the Applications/Forms link.

STUDENT CHECKING ACCOUNT

There are many great reasons to choose a JHFCU Student Checking account:

- ▶ **NO** monthly fee
- ▶ **NO** per check charge
- ▶ **NO** minimum balance requirements
- ▶ One box of JHFCU-style checks **FREE**
- ▶ Access to your money with a **FREE** JHFCU Visa Check card, including surcharge-free withdrawals at more than 26,000 M&T Bank and CO-OP network ATMs (see "Visa Check cards" section for more details)
- ▶ 10 free ATM withdrawals per month**
- ▶ Deposit capability at most JHFCU ATMs
- ▶ Duplicate checks for easy recordkeeping – you can also view scanned images of your cleared checks online in JHFCU's homebanking. (Images remain available online for 12 months.)
- ▶ **FREE** access to your account via telephone or computer, 24 hours a day



**At no charge from JHFCU. Members are responsible for any surcharges the ATM may impose.

- ▶ **FREE** Online Bill Payment, as long as you pay at least one bill per month (see "Online Bill Payment" section at right for details)
- ▶ Online statements (see "E-statement" section at right for more info)

VISA CHECK CARDS

Your JHFCU Visa Check card combines the benefits of ATM cards and check writing with the convenience of a Visa card. With your Check card, you can make:



- ▶ Withdrawals of up to \$500 per business day at any STAR, Cirrus, or CO-OP Network ATM
- ▶ 10 free ATM withdrawals pre month at no charge from JHFCU. (After the initial 10 free, there is a \$1.50 charge per withdrawal.)
- ▶ Surcharge-free withdrawals from any M&T Bank or CO-OP Network ATM***
- ▶ Deposits at most JHFCU ATMs
- ▶ Purchases of up to \$1,500 per day (or a total of \$3,500 over a consecutive four-day period) at any merchant that displays the Visa logo, or for phone, mail, or internet purchases

When making purchases at merchant locations, you sometimes have the option of selecting "debit" (where you enter your PIN) or "credit" (where you sign for your transaction) – with either selection, the amount will still be deducted immediately from your checking account, just like when you right a check, and will affect your available balance. (Selecting "credit" just tells the machine to send the transaction through the Visa network.) "Debit" transactions are limited to \$400 per day.

continued on reverse

***Surcharge fees typically charged by an ATM owner at the time of the transaction. These ATM owners will not charge you for JHFCU withdrawals.

E-STATEMENTS

With JHFCU's Student Checking, you will automatically receive your statement electronically. You can view your statements by logging into your account clicking on the Account Access tab, then "Online Statements" link. You will receive an e-mail notification as soon as your most recent statement is uploaded and available for viewing.

ONLINE BILL PAYMENT

With Student Checking, you also automatically get Online Bill Payment free, as long as you pay at least one bill per month. (Otherwise, it's \$4.95 per month after the initial grace period.) With Online Bill Payment, you can pay your bills electronically and save money on stamps. You can even set up automatic recurring payments for amounts and due dates that don't change, like car loan or insurance payments, so you don't even have to think about it. You can pay an unlimited number of bills, and the money is debited from your checking account and sent to the vendor either electronically or by check.

