

ATM SURCHARGES (CONTINUED)

ATMs and JHFCU ATM locations on our Internet Branch at www.jhfcu.org.

ATM owners who surcharge are required to post a sign notifying users of the surcharge, and to put a notice on the ATM screen describing the surcharge and giving you the option to cancel the transaction. The surcharge will appear as part of your transaction on your receipt and on your statement, e.g. a \$100 cash withdrawal with a \$1.50 surcharge will appear as a \$101.50 withdrawal.

SECURITY

It is important that you protect your Visa Check/ATM PIN. Never give your PIN to anyone. Do not write down the PIN and carry it with the card. Instead, record the PIN and keep it in a safe place. JHFCU does not keep a record of the PIN. If you forget the number, come into a branch to re-encode the card. You will be asked to provide your government-issued photo ID or Hopkins employee ID.

For your own safety, 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

It is important that your Visa Check card does not fall into the wrong hands. Because it 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. You must report a lost or stolen Visa Check card immediately. To do so, call 410-534-4500 (or 1-800-JHFCU-70 from outside the Baltimore area). **Be sure to record your card number in a safe place. You will need it to report a lost or stolen card.**

Reporting a Lost or Stolen ATM Card

To report a lost or stolen ATM card, call 410-534-4500 (or 1-800-JHFCU-70 from outside the Baltimore area).

Suspicious Activity

JHFCU's card processor will monitor 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 unusual transactions continue, your card may be deactivated to prevent fraudulent activity until we have had an opportunity to verify the account activity.



HOW TO OPEN AN ACCOUNT AND/OR OBTAIN AN ATM OR VISA CHECK CARD

To open a JHFCU Share Draft Checking account, please complete the enclosed application and bring it or mail it to one of our branches.

If you are requesting an ATM or Visa Check card, please check the appropriate box on the application. (You must have a Share Draft account in order to request the Visa Check card.) We can issue the card the same day at our East Baltimore, Homewood, and Bayview branch locations.

- ▶ If you are applying for a Share Draft Checking account and wish to receive the free JHFCU Classic style checks (first box is free—reorders of one box per year are free with direct deposit), please indicate that on the form. If you wish to purchase a different style of checks (half price with direct deposit), please visit a branch to see the various styles available and then indicate your selection on the application. Costs vary by check style. If no style is chosen on the form, and you have not indicated otherwise, JHFCU Classic checks will be ordered.
- ▶ If you apply for an ATM or Visa Check card in person, you will receive the card immediately and will be able to select your own PIN. If you apply for an ATM or Visa Check card by mail, a PIN will be generated automatically and confirmation of the PIN will be sent separately two days after the card is mailed.

- ▶ If you ever want to change your PIN, you may do so at any of our branches, provided you have proper identification. No one else will have access to or a record of your PIN, so please record the PIN in a safe place away from the card in case you forget it.
- ▶ Your Visa Check card will expire and will be automatically reissued every four years. **Note: if you have changed your PIN in one of our branches, the new PIN might not be assigned to the reissued card. You may need to bring the card into the branch to reselect your PIN.**
- ▶ All checks and cards applied for by mail will arrive in approximately 10 business days.
- ▶ If you wish to have your paycheck sent to your JHFCU account, complete the appropriate direct deposit form. (The form can be printed off our website and brought or mailed to one of our branches.)
- ▶ You may also deposit a portion of your net pay to JHFCU by completing a payroll deduction form.
- ▶ All new accounts are subject to verification through ChexSystems.

College Students —
Take advantage of JHFCU's special Student Checking account!
Contact us or see our Student Checking brochure for details.

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.



NCUA 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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SHARE DRAFT CHECKING VISA® CHECK & ATM CARDS



THE JOHNS HOPKINS
FEDERAL CREDIT UNION
— Serving the Johns Hopkins community since 1971 —

(APPLICATION CONTINUED)

Please tear out the application along the perforation, fill out both sides, and return it to JHFCU.

Member Name _____ Social Security # _____
Account # _____
Driver's License #/State Issued _____ # of Yrs. in MD _____
Joint Owner Name _____
Joint Owner Social Security # _____
Address _____
Daytime Phone _____ Evening Phone _____
Member Signature _____ Date _____
Joint Owner Signature _____ Date _____

FOR CU USE ONLY	
<input type="checkbox"/>	Disclosures given to member. _____ (date)
<input type="checkbox"/>	Disclosures mailed to member. _____ (date)
<input type="checkbox"/>	Account verified with ChexSystems.
<input type="checkbox"/>	Visa Check Card issued.
<input type="checkbox"/>	ATM Card issued.
<input type="checkbox"/>	Checks ordered.
Notes _____	

Share Draft Checking

ATM & Visa Check Cards

At the Johns Hopkins Federal Credit Union, our approach to free checking is simple — one account with lots of benefits. There is no minimum balance requirement, no charge per check and, of course, no monthly fee.

We also offer several convenient ways to access your checking account funds, such as JHFCU's ATM card and Visa® Check card. Both cards can be used to access your account at ATMs. The Visa Check card also allows you to make purchases and have the amount debited directly from your checking account.

THE JOHNS HOPKINS
FEDERAL CREDIT UNION
Serving the Johns Hopkins community since 1971

SHARE DRAFT CHECKING ACCOUNT

There are many great reasons to choose JHFCU's Share Draft Checking account, such as:

- ▶ **NO** monthly fee.
- ▶ **NO** per check charge.
- ▶ **NO** minimum balance requirements.
- ▶ First box of JHFCU style checks **FREE**. Free reorders of one box per year (or ½ price on all other check styles) with direct deposit.
- ▶ **NO** annual fee for an overdraft line of credit (or you can establish a Home Equity line of credit and designate it for overdraft protection with no fee). With an overdraft line of credit, you only pay interest on any outstanding balance — pay nothing if you never use it! (If you do not have an overdraft line of credit, JHFCU will take other steps to keep your check from “bouncing.” If you have sufficient funds in your Share Savings account, JHFCU will transfer money from that account for a nominal fee.)

- ▶ Access to your money with a JHFCU ATM or Visa Check card (see section at right for further details), including surcharge-free withdrawals at M&T Bank and CO-OP Network ATMs.

- ▶ Deposit capability at most JHFCU ATMs.



- ▶ Duplicate checks for easy recordkeeping. (JHFCU retains images of your canceled checks so that you don't have extra filing.) 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 the telephone or personal computer, 24 hours a day. Just call **TeleBranch 24** or log on to your account through our **Internet Branch** at **www.jhfcu.org**.

- ▶ **FREE** Online Bill Payment with direct deposit, as long as you pay at least one bill per month, so you can pay your bills electronically and save money on stamps. Otherwise, it's \$4.95* per month after the initial three-month grace period. With Online Bill Payment, you can pay an unlimited number of bills, and the payments are debited directly from your Share Draft Checking account.

To find out more about our Share Draft Checking accounts, stop by one of our branches, log on to **www.jhfcu.org**, or call us at **410-534-4500** (or **1-800-JHFCU-70** from outside the Baltimore area). To apply for a JHFCU Share Draft Checking account, please fill out the application included in this brochure and mail or bring it in to one of our branches.

*This fee is a fee charged by our homebanking/bill payment provider. JHFCU covers this cost for active Bill Pay users, but to avoid unnecessary expenses, inactive users will be charged the monthly fee.



ATM AND VISA CHECK CARDS

JHFCU's ATM card gives you convenient access to cash at any JHFCU ATM (many are located on Hopkins campuses), as well as ATMs across the nation and all over the world. With your JHFCU ATM card, you can make:

- ▶ Withdrawals of up to \$500 per business day from your Share Savings or Share Draft Checking account at any ATM displaying the STAR, Cirrus, or CO-OP Network logo.
- ▶ Surcharge-free withdrawals from any M&T Bank or CO-OP Network ATM.*
- ▶ Point of Sale (POS) transactions, using a Personal Identification Number (PIN), anywhere you see the STAR logo. (POS transactions are limited to \$400 per business day from your checking account.)
- ▶ Deposits at most JHFCU ATMs.

JHFCU's Visa Check card combines the benefits of ATM cards and check writing with the convenience of a Visa card. In addition to the ATM card capabilities listed above, with the Visa Check card you can also make purchases of up to \$1,500 per day.:

- ▶ At any merchant or restaurant that displays the Visa logo.
- ▶ By phone or mail order.
- ▶ On the Internet (for extra safety, you can register your card with “Verified by Visa”).

If you are making a purchase with your Visa Check card at a merchant location, you may have the option of selecting “debit” (where you enter your PIN) or “credit” (where you sign for the transaction). With either selection, the amount of the transaction will be deducted from your Share Draft checking account, just like when you write a check, and will immediately affect your available balance. (Selecting “credit” just tells the machine to send the transaction through the Visa network.)

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



By selecting “credit,” you can make purchases of up to \$1,500 per day, or a total of \$3,500 over a consecutive four-day period, up to the available balance of your checking account and any available line of credit, including overdraft protection. Debit transactions are limited to \$400 per day.

Since all Visa Check card transactions clear through a checking account, you need to have a JHFCU Share Draft Checking account in order to use the card.

With either JHFCU's ATM or Visa Check card, your benefits include:

- ▶ **NO** monthly or annual fee.
- ▶ **NO** charge for Point of Sale use (using a PIN) or Visa transactions (Visa Check card only) at merchants' terminals.
- ▶ 10 ATM withdrawals per month with direct deposit —OR— 2 ATM withdrawals a month without direct deposit, at any STAR, Cirrus, or CO-OP Network ATM at no charge from JHFCU. (Members are responsible for any surcharges the ATM owner may impose. See the section on surcharges.) After the initial free ATM withdrawals, there is a \$1.50 charge per withdrawal with direct deposit —OR— \$1.75 charge per withdrawal without direct deposit.
- ▶ Withdrawals at M&T Bank or CO-OP Network ATMs with no surcharge from the ATM owner.



- ▶ **NO** charge for ATM deposits.
- ▶ No charge for balance inquiries via TeleBranch 24 (our phone service), Internet Branch, or ATM.

As the above fees/limits may change occasionally, please consult our most recent Schedule of Fees for the most current information.

ATM SURCHARGES BY OTHER BANKS OR ATM OWNERS

Most banks and other financial institutions impose a surcharge on consumers who use their ATMs but are not their customers. Thus, you may be charged a fee for withdrawals by the ATM owner. The Credit Union does not control these fees. We encourage you to seek out and use our machines, M&T Bank ATMs, or other machines which do not surcharge, to avoid unnecessary costs. You can also make surcharge-free withdrawals from ATMs nationwide that participate in the CO-OP Network. See the list of non-surcharge

continued on reverse

Please tear out application along the perforation, fill out both sides, and return it to JHFCU.

SHARE DRAFT CHECKING ACCOUNT/ATM & VISA CHECK CARD APPLICATION

Please check the appropriate items and fill out the form on the reverse.

- CHECKING ACCOUNT** — I do not have a checking account at JHFCU and would like to apply for one. I agree to abide by all rules and regulations which govern the JHFCU Share Draft Checking account.
- CLASSIC CHECKS** — I would like to order JHFCU Classic style checks. I understand that the first box is free, and I get free reorders (one box per year) if I direct deposit my net pay to JHFCU (additional boxes purchased during the same calendar year will receive a 50% discount).
- OTHER CHECKS** — I would like to select a different check style and have consulted with a Member Service Representative. I would like the _____ style of checks. I understand there is a 50% discount on these checks if I direct deposit my net pay to JHFCU.
- VISA CHECK CARD** — I would like to apply for the JHFCU Visa Check card. I agree to abide by all rules and regulations which govern the card.
- ATM CARD** — I would like to apply for the JHFCU ATM card. I agree to abide by all rules and regulations which govern the card.
- Please issue a card for my joint owner.
- OVERDRAFT PROTECTION** — I would like to apply for an Overdraft line of credit to cover any outstanding transactions if I should ever overdraft my checking account. Please contact me for my information.

(Continued on reverse)