



Other Services

- ▶ CU Online, Mobile, and Bill Pay Service
- ▶ Audio 24 Phone Service
- ▶ Loan by Phone (888-577-4215) 24/7
- ▶ Loans, Mortgages, HELOC, Visa
- ▶ Checking
- ▶ Money Market Accounts
- ▶ Savings Certificates
- ▶ IRA's
- ▶ Direct Deposit/Payroll Deduction
- ▶ A variety of Insurance Products
- ▶ Financial Counseling
- ▶ Money Orders
- ▶ Notary Public Service
- ▶ Legal Service Plan
- ▶ VISA™ Gift Cards

Phone: 860-646-8870

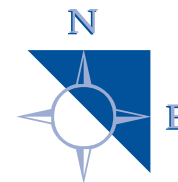
Fax: 860-647-7966

www.nefamily.coop

Debit Card Safety Tips

- ▶ **Protect Your Card and PIN**
Protect your Debit card as if it were cash. Report lost or stolen cards immediately by calling 860-646-8870. Don't write your Personal Identification Number (PIN) on your card or give the number out to anyone, including friends and family, and do not reveal your card number or PIN to anyone over the phone, by e-mail or text. Avoid using numbers that are easily identified (birth date, phone numbers, etc.) with your personal identity.
- ▶ **Conduct your Transactions Privately**
Use common courtesy at the ATM. Give people ahead of you space to conduct their transactions. When you use the ATM, conduct your business quickly and efficiently. Make sure no one watches you key in your PIN number. Use your body and free hand to shield the ATM keypad during the transaction. This simple step prevents a camera or remote reader from recording your personal information including PIN card numbers.
- ▶ **Be Watchful for "Skimmers"**
Do not swipe your card in machines that claim to clean, re-magnetize or renew your card. If the machine looks like it has been tampered with, re-manufactured or has any loose parts, don't use it. This machine could be a "skimmer" which is used to copy identifying information from the magnetic strip on your card.
- ▶ **Take the Receipt With You**
Never leave the receipt behind, even after an incomplete transaction. Discarded ATM receipts can lead to identity theft and account hijacking.
- ▶ **Check Your Debit Card Account Frequently**
If you find any irregularities in your statement, e.g. charges made for items that you didn't order, cash withdrawals that you didn't make, then contact your credit union immediately to report the incident. Your liability under federal law for unauthorized use of your debit card depends on how quickly you report the loss.

Northeast
Family
Federal Credit Union



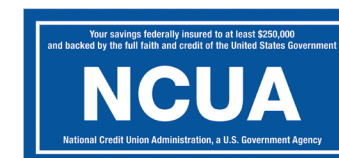
Debit Card



By MasterCard



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MasterMoney™!

The MasterMoney™ Debit Card gives you all of the convenience of an ATM card and the ability to make retail purchases at most locations where MasterCard is accepted.

- ▶ All transactions are automatically deducted from your Checking Account.
- ▶ Make balance inquiries at any time.
- ▶ Make either Point-of-Sale (POS) PIN based transactions or non-PIN signature based transactions.
- ▶ Daily withdrawal limits will be determined by the status of your account or credit history.
- ▶ Access cash at most ATMs 24-hours a day world-wide.



Surcharge Free ATM's

We have over sixty thousand surcharge-free ATM's located across the country.

To find one near you, log onto our website at www.nefamily.coop and click on the "ATM Finder". Just enter your zip code to find the closest surcharge-free ATM. Download the Allpoint Mobile App at www.nefamily.coop

To avoid fees, look for these symbols.



Extra Point of Sale Power

The credit union MasterMoney™ Debit Card allows for convenient Point-of-Sale (POS) power. It's safer than carrying cash and easier than writing checks.

Security First

Your accounts are guarded by a Personal Identification Number (PIN).



Maximum Convenience

Combine Direct Deposit or Payroll Deduction with your MasterMoney™ Debit Card and your paycheck is deposited directly into your Checking Account and is accessible at an ATM!

Debit Policy

Any member with a Checking Account, in good standing, may apply for a credit union Debit Card. Overdraft protection is available to members. You may not make deposits at an ATM.

Transaction Restrictions

In an attempt to mitigate fraud, the Credit Union has implemented new restrictions on some debit card transactions. You may now be required to use your PIN (personal identification number) in places that you did not previously. Also, please consider using your PIN for "In-Person" transactions over \$200.

Traveling

Prior to departure, call the Credit Union at 860-646-8870. We have ways to further protect your debit card.

Apply Today!

To apply for your Credit Union MasterMoney™ Debit Card, fill in the information below and return it to NFFCU.

Date _____

Name _____

Address _____

City _____ State _____ Zip _____

Home Phone _____ Work Phone _____

Northeast Family FCU Account # with suffix(es) _____

Signature _____

Date of Birth _____

Social Security Number _____

Mother's Maiden Name _____

You will receive your PIN in the mail.

Please note: Only those individuals with authorized signatures may use the Debit Card on any listed account.

By signing above, you agree to the by-laws of this Credit Union and applicable account terms and conditions, as amended from time to time, and authorize the Credit Union to verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

Credit Union Use Only

Maximum Dollar Limit: _____

Approved by: _____ Date: _____

Card Number: _____

Elan: _____

GUI: _____