

SERVICES OFFERED

We offer a wide variety of
Services to our members.

1. **Share/ Savings accounts**
2. **Share Draft/ Checking account**
3. **Youth Share/ Savings Account**
4. **Holiday and Vacation Club Account**
5. **Loans for all purpose**
 - **Personal (furniture, medical, etc)**
 - **Credit cards**
 - **New cars**
 - **Used cars**
 - **Mortgage loans**
 - **Business loans**
 - **Student Loans**
 - **Fully shared secured loans**
6. **Automatic Teller Machines (ATM)**
7. **Money Orders**
8. **Direct Deposit**
 - **Payroll checks**
 - **All governments funds**
9. **Payroll Deduction**
10. **Check Cashing**
11. **Gift Cards**
12. **Audio Teller—24 Hours**
13. **Home Banking— 24 Hours**
14. **Bill Payer**

CREDIT UNION USE ONLY

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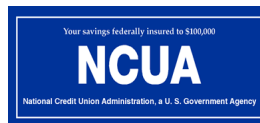
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Update CubicsPlus _____

Date: _____

Ordered in CWSI _____

Date: _____



UNION SETTLEMENT
Federal Credit Union

"Not for Profit, Not for Charity, But for Service."

CHECKING ACCOUNT/ DEBIT CARD APPLICATION



Union Settlement FCU Hours

Monday—Friday.

8:30 a.m.– 4:00 p.m.

237 EAST 104TH STREET NEW YORK, NY 10029

PHONE:: 212-828-6061 OR 62

FAX: 212-828-6064

www.unionsetfcu.org

SHARE DRAFT ACCOUNT AGREEMENT WITH OVERDRAFT TRANSFER AND DEBIT CARD CLAUSE

I hereby authorize **UNION SETTLEMENT F.C.U** to establish this Share Draft for me.
The Credit Union is authorized to pay share drafts signed by me and charge all such payments against the shares in this account.

It is further agreed that:

- The Credit Union is under no obligation to pay a share draft or honor any other payment request that exceeds the fully paid and collected share balance in this Account.
- I understand that debit card transactions will be withdrawn from my/our share draft (checking) account
- If I choose to have overdraft protection. A maximum of six transfers a month will be allowed. Afterward I will be responsible that funds be deposit in checking. Under regulation D after you reach a total of 6 transfers any additional transfer will be rejected. Item will be returned and a fee will be impose for every return posted to your account.
- I agree to deposit funds sufficient to cover the check card transactions within forty-eight (48) hours of notice of such overdraft. In the event I do not abide by the terms of this agreement, the Credit Union may bring an action to collect any outstanding charges, in which case I will be responsible for all reasonable attorneys' fees and court costs with interest being charged at the same rate as the credit card charges.
- Except for negligence, the Credit is not liable for any action it takes regarding the payment or non-payment of a share draft or other payment.
- When paid, share drafts become the property of the Credit Union and will not be returned either with the periodic statement of this Account or otherwise. Copies of such share drafts will be provided, if requested, and the Credit Union may charge a fee for providing such copies.
- This Account is also subject to such other terms and conditions as the Credit Union may establish from time to time. Such other terms and conditions include, without limitation, services charges for stop payments orders, draft and other item returned for insufficient funds, and any other services as designated by the Credit Union.
- Any shares in the share account may not be issued as collateral security for a loan. Any funds desired as security must be transferred to a regular share account.
- Any objection regarding an item shown on a statement shall be waived unless brought to the credit union in writing within 60 days following the statement date.
- All non-cash deposits received in the account are subject to the funds availability procedures of the credit union
- Share draft account may be closed at the discretion of the credit union without prior notice if the credit union suspects fraud or abuse of the account.
- Debit card (s) are the property of Union Settlement Federal Credit Union and they may be revoked at any time for abuse or fraudulent activity or any time the credit union deems necessary to avoid loss.

Do your banking anytime-day, night, or weekends, 24 hours, 7 days per week online at www.unionsetfcu.org or call USAT (audio teller) at 212-828-0340

Your Debit Card can be use:

- For Purchases at any location that accepts Visa. Daily Limit for POS \$2,000.00.
- At any ATM. Daily Limit for withdrawal—\$500.00 **USE CO-OP network ATMS for FREE.**
Call 1-888-748-3266 or text your address, intersection or zip code to 692667 (MYCOOP)

Union Settlement Federal Credit Union Share Draft Account /Debit Card Application

Member Number: _____

Name (Please Print): _____

Date of Birth: _____

Home Phone: (____) ____-____, (____) ____-____

Address: _____

SS# / TIN: ____-____-____

Type of ID used to verify identity: _____

ID No. : _____

Have you ever had a Checking Account before ?
.....

Joint Applicant Name: _____

Address: _____

Telephone: _____

SS#/TIN: _____ DOB: _____
.....

Debit Card: YES _____ **NO** _____

Overdraft Option (you must check one):

If my account become overdrawn, drafts may be made as follows:

_____ Transfer funds from my share account. A maximum of six transfers a month will be allowed.

_____ I decline overdraft protection

THIS ACCOUNT IS NON-TRANSFERABLE

I do hereby subscribe to the terms of the share draft agreement. Furthermore, I certify that the taxpayer ID#(s) provided are correct.

Signature: _____

Date: _____

Style/ Design Code: _____

Typestyle: _____ Qty: _____

Accessories: _____