

MONEY SAVVY eCHECKING

Are you part of the financial services eVOLUTION? Do you prefer eSERVICES to more traditional banking? Then FREE “Money Savvy” eCHECKING is for you!*

Money Savvy is a completely online checking account. To qualify, you must use the following free services:

- Direct Deposit
- Visa Check Cards
- eStatements
- MoneyLink Home Banking
- MoneyDirect Online Bill Pay
- MoneyLine Audio Telephone Banking
- Online loan application

eLECT to Reward Yourself!

Rewards for Money Savvy eCHECKING users include:

- \$50 bonus when account is opened with direct deposit
- \$10 monthly reward credited to your account
- Interest paid on account monthly
- No minimum balance
- No monthly fee*
- No ATM fees* – no matter where you go
- Unlimited check writing for life
- Free mail deposit envelopes

eNROLL today!

*A \$5 monthly fee will be charged if you stop your direct deposit. A \$2 fee will be charged each time you make a teller or Call Center transaction. You may be charged a surcharge fee when you use an ATM that is not in our network. Visit www.moneyonefcu.org to find a surcharge-free ATM in your area.



eChecking Account Application

\$50.00 minimum deposit

Name _____ Account Number _____

Address _____

City, State, Zip _____

Account Number _____ E-Mail Address _____

Home Telephone Number _____ Date of Birth _____

Social Security Number _____

Joint Owner's Name _____

Address _____

Joint Owner's Social Security Number _____

By signing this application, I/we agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Rate and Fee Schedule, Funds Availability Policy Disclosure, if applicable, and to any amendment the Credit Union makes from time to time which are incorporated herein. By using the account, I/we acknowledge receipt of a copy of the Agreement and Disclosures applicable to the accounts and services requested herein. If an access card or EFT service is requested and provided, I/we agree to the terms of and acknowledge receipt of the Electronic Funds Transfer Agreement.

Everything that I have stated in this application is correct to the best of my knowledge.

I understand that it may be a federal crime, punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of the United States Criminal Code.

I understand that my signature constitutes a request for any identifying number and/or access device issued by the Credit Union in connection with my account(s). I agree to the terms and conditions as disclosed to me by the Credit Union.

You are required by law to present government-issued photo identification with your application. If you are a U.S. citizen, you may use your driver's license or another form of government-issued photo ID with current address. Non-U.S. citizens may use their passports or alien identification cards.

Signature of Owner _____ Date _____

Signature of Joint Owner _____ Date _____

Please return this completed form to our office or mail it to:

Attn: Member Services
Money One Federal Credit Union
PO Box 6398
Largo, MD 20792-6398

GET *more*
FROM YOUR
MEMBERSHIP

9800 Technology Way, Largo, MD 20774
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