

GET *more* FROM YOUR MEMBERSHIP

Ask about these great services —

Deposits

Insured Money Market Accounts
Savings Certificates
Federally Insured IRAs

Loans

Auto, Truck, Boat and RV Loans
Personal Loans
Line of Credit/Overdraft Protection
Student Loans
First Mortgages
Home Equity Loans or Lines of Credit
Fresh Start Loans
Share Secured Loans
Visa Credit Cards

Other Services

MoneyLine Audio Response
MoneyLink Home Banking and Bill Payment
Direct Deposit of recurring payments
Surcharge-Free ATM Network
ATM Deposit Network
Loan Payment Protection Plans
eStatements
Investment Services
And More!



Office Address:
9800 Technology Way
Largo, MD 20774

Mailing Address:
P.O. Box 6398
Largo, MD 20792-6398

301-925-4600 • 800-638-0232
Fax: 301-925-9077

MoneyLine Telephone Transactions
(301) 925-4166 • (800) 445-5513

www.moneyonefcu.org
info@moneyonefcu.org



To mail your application, cut along the dotted line, and fold and tape the application closed. Drop it in any mailbox, or drop it off at the Credit Union.

In addition to high-yield savings accounts, your Credit Union provides the following benefits:

Checking Accounts

With both of these checking accounts, you can request a free Visa® Check Card which can be used to make free point-of-sale transactions.

Select Checking – Funds earn dividends monthly. Many benefits, including free checks and free Bill Payer. Free of service charges for the first six months and after that remains service-charge-free when you maintain \$300 or more in any combination of your Money One accounts.

Basic Checking – Free of service charges, no monthly balance is required and you get unlimited check writing privileges.

24-Hour Access

In addition to our full-service branch office in Largo, Maryland, and a nationwide network of Credit Union Family Service Centers, we offer a number of convenient options to give you 24-hour access to your money and accounts:

Visa Check Card – Looks like a credit card and acts like an electronic check. (Funds are deducted from your checking account.) It can also double as your ATM card.

ATM Card – Can be used at any STAR™, Allpoint, Co-Op or Cirrus® ATM. It can also be used for purchases at participating merchants.

MoneyLine Audio Response – Use any touch-tone phone to request withdrawals, transfer funds, ask for balances and more.

MoneyLink Home Banking – Bank online instead of in line using your home or office computer.

Direct Deposit/Payroll Deduction – Once you sign up, your entire paycheck, or a portion of it, is reliably deposited directly into your Money One account each and every payday.

Visit our website for surcharge-free ATMs—over 60,000 locations nationwide through the Co-Op and Allpoint networks.

Loans for all Reasons

Money One has a variety of loan programs to meet all of your borrowing needs. Our great rates and personal service will make you glad you came to us first. All of our loan programs offer optional payment protection insurance in the event you are unable to pay your loan back.

In addition to First Mortgages, Home Equity Loans, and Student Loans, Money One offers:

Vehicle Loans – You'll get a low rate that's fixed for the term of the loan, with terms of up to 84 months. We offer 100% financing, with a maximum of the NADA retail value for used vehicles. Financing is available for vehicles up to 7 years old. We can finance your new or used car, truck, SUV or motorcycle. We also have loans available for recreational vehicles, including motor homes, travel trailers, boats and ATVs.

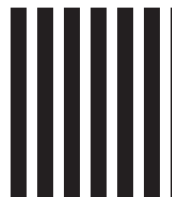
Personal Loans – Whatever your reason for applying for a loan, Money One has a low-cost loan that's right for you. Personal loans offer fixed or variable rate options with a variety of terms. The maximum loan is \$25,000 or 30% of your gross income, whichever is less.

Lines of Credit – An open-ended Money One line of credit can be a valuable financial management tool to have. It puts a predetermined amount of money (based on your current debt) right at your fingertips, anytime you need it. Some members use it as overdraft protection. Credit limits start at \$200; the interest rate is variable.

Share Secured Loans – By borrowing against your share savings or certificate, you'll get a great low rate and will continue to earn dividends on your savings.

Apply online at www.moneyonefcu.org for fast approval. Our website also has a wealth of information on buying a vehicle or a home.

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL

FIRST CLASS MAIL PERMIT NO. 4530 HYATTSVILLE, MD 20784

POSTAGE WILL BE PAID BY ADDRESSEE

MONEY ONE FEDERAL CREDIT UNION

PO BOX 6398

LARGO MD 20792-0089



MEMBERSHIP



MONEY
FEDERAL CREDIT UNION *ONE*

Authorization Agreement for Electronic Direct Deposit/Payroll Deduction

Member Last Name (please print)	First	Middle Initial
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Member Account Number	Social Security Number
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Employer

Home Phone	Work Phone
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New Authorization Change in Authorization

I hereby authorize my Employer to deduct from my salary the amounts set forth below and to deposit these funds at the Credit Union for each payroll period following receipt of the Authorization until further notice from me. If this is a change in a previous Authorization, I instruct my Employer to cancel my previous Authorization and to follow this Authorization. If I fail to cancel this Authorization upon filing for bankruptcy, my Employer and the Credit Union are directed to make and apply deductions in accordance with this Authorization.

Deposit Net Check? Monthly Semimonthly

OR
Deposit Fixed Amount? \$ _____
 Checking Savings Account

Net Check Payroll Period: Weekly Biweekly

Depository Name: Money One Federal Credit Union
P.O. Box 6398
Largo, MD 20792-6398

Routing Number: 2550-7760-0

Signature of Primary Owner	Date
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Credit Union Direct Deposit Authorization

By signing above, I authorize the Credit Union to apply my payroll deduction for each pay period as follows (fill in all amounts that apply, this form supersedes any previous requests):

Checking	\$ _____
Regular Savings	\$ _____
Holiday Club	\$ _____
Vacation Club	\$ _____
Money Market	\$ _____
Loan # _____	\$ _____
Loan # _____	\$ _____
IRA	\$ _____
Other	\$ _____

MEMBERSHIP APPLICATION

Savings (\$5 min.) Select Checking (\$50 min.) Visa Check Card (checking only) Holiday Club* Vacation Club* Personal Club*
 Basic Checking (\$50 min.) ATM Card *At payout, deposit funds to my savings checking
 GFES \$ _____ (minimum \$20) Insurance (PFP)

Last Name (please print)	First	Middle Initial
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Social Security Number	Birth date
------------------------	------------

Street Address

City, State, Zip Code

Home Phone	Mother's Maiden Name
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E-Mail Address

Membership Eligibility

Family Member

Related Account Name

Related Account Number

Eligible Employer Group _____

Gifts for Easter Seals: I understand by making a one-time membership donation that I am eligible to become a member of Money One FCU.

I hereby apply for membership in the Money One Federal Credit Union and agree to conform to the Federal Credit Union Act, National Credit Union Administration Rules and Regulations, the Credit Union policies, rules, regulations and bylaws, and any amendment thereto and subscribe for at least one share. I hereby acknowledge receipt of a copy of the Credit Union Account Disclosure and Agreement. This account is established pursuant to the Annotated Code of Maryland, Financial Institutions Article, Section 1-204, et seq. I understand that I must keep at least \$5 in my account at all times. I have enclosed a check for \$ _____ to open my account(s). I authorize the credit union to make inquiries pertaining to employment, credit standing and financial responsibility.

TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION

By signing below, I certify in accordance with the IRS W-9 instructions provided by the Credit Union and under penalties of perjury that the Social Security Number (SSN)/Taxpayer Identification Number (TIN) shown is my/the correct identification number and that I am NOT, unless designated below, subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all dividends or interest, or because the IRS has notified me that I am no longer subject to backup withholding, and that I am, unless designated below, a U.S. person (including a U.S. resident alien).

I am subject to backup withholding Exempt
 I am not a United States citizen or resident (complete W-8 form)

Authorization

By signing this agreement, I/we agree to the terms and conditions of 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. I/we acknowledge receipt of a copy of the Agreement and Disclosures applicable to the account 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. The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Checking Account Overdraft Protection – Accounts Covered by Transfer From:

Please indicate which Overdraft Protection option you would prefer. The Line-of-Credit loan must be established prior to access.

Advance funds from Line-of-Credit loan sufficient to honor the check(s). If funds are not available on my Line-of-Credit, advance from my savings or IMMA Account.

Advance funds from my Savings or IMMA Account sufficient to honor the check(s). If funds are not available in my Savings or IMMA Account, advance from my Line of Credit loan.

Joint Account Agreement

Money One Federal Credit Union is hereby authorized to recognize any of the signatories subscribed in the payment of funds or the transaction of any business for this account. The joint owners of this account hereby agree with each other and with said Credit Union that all sums now paid in, or heretofore or hereafter deposited by any or all of said joint owners to their credit as such joint owners with all accumulation thereon, are and shall be owned by them jointly, balance at death of any party payable to the survivor(s), and shall be subject to the withdrawal or receipt of any joint owner, and payment to any of them shall be valid and discharge said Credit Union from any liability for such payment. The joint owners also agree to the terms and conditions of the account as established by the Credit Union from time to time.

The right or authority of the Credit Union under this agreement shall not be changed or terminated by said owners or any of them except by written notice to said Credit Union which shall not affect transactions theretofore made. (Unless contrary direction is given in this account agreement, upon the death of a party, the funds shall belong to the surviving party or parties. Upon the death of the last party to this account, any funds remaining in this account shall belong to the designated beneficiary(s).)

Joint Owner Last Name (please print)	First	Middle Initial
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Joint Owner Social Security Number	Birth date
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Joint Owner Home Phone	Work Phone
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Payable On Death (P.O.D) Designation of Beneficiary: Upon the death of the last party to this account, any funds remaining in this account shall belong to (if blank, no beneficiary will be designated):

Name (please print)

Social Security Number	Date of Birth
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Home Phone	Work Phone
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as beneficiary to receive all sums due me in the event of my death.

All account owners must sign below.

Signature of Primary Owner (Member)	Date
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Signature of Joint Owner	Date
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Please Check:

Have you completed and signed all required areas?
 Have you included a check or money order for the required amount(s)? DO NOT SEND CASH IN THE MAIL. The account(s) cannot be opened without the required deposit.

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.

Credit Union Use Only:

Account Number _____	Date Opened _____	Teller ID _____
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LOAN APPLICATION

Type of Loan: <input type="checkbox"/> Individual Credit <input type="checkbox"/> Joint Credit <input type="checkbox"/> Co-maker
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Loan Purpose: _____

Name

Amount Requested	Term (if applicable)
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Employer

Date Hired	Work Telephone
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Annual Gross Pay	Other Income*
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Co-borrower's Name	Social Security No.
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Employer	Date Hired
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Annual Salary	Date of Birth
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Monthly Rent or Mortgage (circle one) \$ _____

Please submit copy of your current paycheck stub or other documentation for total income.

By signing below, I certify that the information on this application and on any attachments, both written or printed, are true and correct and represent my current financial condition accurately. I authorize you to gather whatever credit and employment information you consider necessary and appropriate. I authorize you to give information concerning your credit experience to others. I understand that you will retain this application whether or not credit is approved. If this application is signed by more than one person, the words "I" and "my" shall mean all those who sign the application. I understand that any false statements or willful overvaluation of land, property or security for the purpose of influencing in any way the action of any federally insured credit union upon loan application is a violation of Section 1014, title 18, U.S. code.

Signature	Date
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Co-borrower's Signature	Date
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_____(initial) You are granting the credit union a consensual pledge in present and future shares and funds in any account in which you have an interest as security for credit card or other open-end accounts.

*Alimony, child support, or separate maintenance income need not be revealed if you choose not to have it considered. 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. Non-U.S. citizens may use their passports or alien identification cards. Please return this completed form to our office.

To mail your application, cut along the dotted line, and fold and tape the application closed. Drop it in any mailbox, or drop it off at the Credit Union.

Why Join a CREDIT UNION?

To a bank, you're just business.
 To us, you're why we are in business.
 If you've never been a member of a credit union, you're in for a pleasant surprise!

Credit unions are cooperative, not-for-profit, member-owned financial institutions. For this reason, credit unions provide members with lower-cost loans and higher-yield savings accounts than other financial institutions. Our fees for most services are low—or nonexistent! Money One FCU is a full-service financial institution.

Eligibility

Members of approved select employee groups (and retirees of those groups) are eligible for membership, plus anyone who makes a one-time donation to Gifts for Easter Seals. When you become a member, your immediate family is automatically eligible for Money One FCU membership also.

A Lifetime Benefit

Once your accounts are opened, you and your immediate family may remain active members (with the same benefits) for life, no matter where you live or work later.

Federally Insured

Your accounts are federally insured by the National Credit Union Administration, an agency of the U.S. government.

How to Join

It takes just 5 minutes. Use the attached form(s) to sign up now!