

# SUMA (Yonkers) Federal Credit Union

ФЕДЕРАЛЬНА КРЕДИТОВА КООПЕРАТИВА СУМА – ЙОНКЕРС, Н.Й.



125 Corporate Blvd., Yonkers, NY 10701-6841 • TEL: 914-220-4900 • FAX: 914-220-4090 • www.sumafcu.org

**Branch Offices:**

UKRAINIAN YOUTH CENTER • 301 PALISADE AVENUE, YONKERS, NY 10703-2999  
UKRAINIAN HALL • 16 TWIN AVENUE, SPRING VALLEY, NY 10977  
UKRAINIAN RESEARCH CENTER • 39 CLOVELLY ROAD, STAMFORD, CT 06902  
UKRAINIAN HERITAGE CENTER • 555 GEORGE STREET, NEW HAVEN, CT 06511

TEL: (914) 220-4900 • FAX: (914) 965-1936  
TEL: (845) 356-0087 • FAX: (845) 356-5335  
TEL: (203) 969-0498 • FAX: (203) 316-8246  
TEL: (203) 785-8805 • FAX: (203) 785-8677

## IMPORTANT REGULATORY CHANGES IMPACTING YOUR ACCOUNT REQUIRE YOUR ATTENTION!

An overdraft transfer occurs when you don't have enough funds in your account to cover a transaction, but we approve it anyway.

New regulations affect the way financial institutions handle overdrafts, and we want to be sure that our members know about these changes. Unless you opt-in, starting July 1, 2010 (NEW Accounts) and August 14, 2010 (EXISTING Accounts), every VISA Debit card transaction and ATM withdrawal that would overdraw your account will generally be declined. When you opt-in, you give us the required permission to consider those transactions for overdraft – keeping the current standard overdraft service. There's no fee to keep the overdraft service – you'll only pay a fee if we approve a transaction that overdraws your account. And you can always change your mind whenever you want.

**REMEMBER:** to keep your overdraft service for ATM withdrawals and everyday debit card transactions, **WE MUST hear from you.**  
**IMPORTANT DETAILS:**

- Our current standard overdraft service comes with your account when we cover your overdrafts from your savings account and charge a fee of \$3.00 per each overdraft.
- We also offer overdraft protection service for VISA Debit cardholders, such as link to a line of credit for those situations when there is not enough money in your savings account to cover your overdraft. We charge the same amount for this service - \$3.00 per each overdraft.
- We also charge a fee of \$10.00 when there are insufficient funds in your accounts to cover your ATM or VISA Debit transaction.
- Beginning July 1, 2010 (NEW Accounts) and August 14, 2010 (EXISTING Accounts), unless you opt-in, as described above, we will not generally authorize and pay every debit card transaction and ATM withdrawals that overdraw your account. Due to operational limitations, we may sometimes approve these transactions, but will not assess a fee if you have not opted-in. We may continue to authorize, at our discretion, checks, other payments using your checking account number, and debit card transactions that are set-up to bill automatically even if you do not opt-in. **We do** authorize and pay overdrafts for the following types of transactions: automatic bill payments, checks and other types of transactions made using your checking account, such as ACH. As of July 1, 2010 (NEW Accounts) and August 14, 2010 (EXISTING Accounts), **we will not** authorize and pay the following transactions: ATM transactions and everyday debit card transactions. They will be declined.
- If we elect to pay an overdraft item, you have no right to defer payment and you must deposit additional funds into your account promptly in an amount sufficient to cover the overdraft and any related fees.
- Whether your overdrafts will be paid is discretionary and we reserve the right not to pay. In making a payment decision, we typically consider a variety of factors, including the size of the transaction and whether your account is in good standing, you are making regular deposits and/or you have too many overdrafts.

Opt-in now by completing and signing this form and then submit it either by mail to our main office in Yonkers or in person at your local branch. You may also call us to opt-in. **PLEASE CHECK ONLY ONE:**

\_\_\_\_\_ Starting July 1, 2010 (NEW Accounts) and August 14, 2010 (EXISTING Accounts), **I DO NOT WANT** SUMA (Yonkers) FCU to authorize and pay overdrafts on my ATM and everyday Debit card transactions.

\_\_\_\_\_ **I DO WANT** SUMA (Yonkers) FCU to authorize and pay overdrafts on my ATM and everyday Debit card transactions.

**PLEASE FILL IN ALL THE INFORMATION BELOW / БУДЬ-ЛАСКА, ЗАПОВНІТЬ НАСТУПНІ ПОЛЯ:**

**Printed Name / Ім'я:** \_\_\_\_\_

**Account or ATM/Debit Card Number / № рахунку або АТМ/Дебетної картки:** \_\_\_\_\_

**Signature / Підпис:** \_\_\_\_\_ **Date / Дата:** \_\_\_\_\_

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## УВАГА! ВАЖЛИВІ ЗАКОНОДАВЧІ ЗМІНИ, ЩО СТОСУЮТЬСЯ ВАШОГО РАХУНКУ!

Перерозхід грошей на рахунок (т.зв. overdraft) стається тоді, коли для покриття транзакції на рахунок недостатньо коштів, але Кредитівка її все-рівно приймає до оплати.

Нещодавні законодавчі поправки суттєво змінюють спосіб авторизації таких транзакцій. Ми мусимо повідомити своїх членів про ці зміни. Якщо Ви **не виразите своєї згоди**, то починаючи з 1 липня 2010 р. (для НОВИХ РАХУНКІВ) та з 14 серпня 2010 р. (для ІСНУЮЧИХ РАХУНКІВ), АТМ або VISA Debit-транзакція, яка може спричинити перерозхід грошей на рахунок (т.зв. overdraft), відхилятиметься та блокуватиметься.

Якщо Ви висловіте **згоду**, Ви дасте нам дозвіл на схвалення/оплату таких транзакцій – тобто залишити в силі **стандартну** послугу покриття і оплати транзакцій, що спричиняють перерозхід грошей на рахунок (overdraft), яка діє на даний момент. Сама послуга нічого не коштує – Ви платите тільки тоді, коли Кредитівка схвалює/оплачує таку транзакцію, що спричиняє перерозхід грошей на рахунок (overdraft). Ви завжди можете змінити свою думку та відмовитись від цієї послуги.

**ПАМ'ЯТАЙТЕ:** щоб залишити в силі стандартну послугу покриття і оплати АТМ та щоденних VISA Debit транзакцій, що спричиняють перерозхід грошей на рахунок (overdraft), яка діє на даний момент, **Ви зобов'язані відреагувати на цей лист.**

### ВАЖЛИВІ ДЕТАЛІ:

- Наша стандартна послуга покриття і оплати транзакцій, що спричиняють перерозхід грошей на рахунок (overdraft), надається Вам як невід'ємна частина Вашого рахунку, тобто діє на даний момент і передбачає автоматичне покриття перерозходу з Вашого ощадного рахунку та оплати за це у розмірі \$3.00 за кожен такий трансфер.
- Ми також надаємо розширену послугу покриття і оплати транзакцій, що спричиняють перерозхід грошей на рахунок (overdraft), власникам карток VISA Debit, тобто доступ до спеціальної кредитної лінії, яка вступає в силу при покритті овердрафту у випадках нестачі коштів на ощадному рахунок. Ми стягуємо аналогічну оплату за цю розширену послугу - \$3.00 за кожен трансфер.
- Ми стягуємо штраф у розмірі \$10.00 у ситуаціях, коли на Ваших рахунках недостатньо коштів для покриття АТМ та щоденних VISA Debit транзакцій.
- Починаючи з 1 липня 2010 р. (для НОВИХ РАХУНКІВ) та з 14 серпня 2010 р. (для ІСНУЮЧИХ РАХУНКІВ), АТМ або VISA Debit-транзакція, яка може спричинити перерозхід грошей на рахунок (т.зв. overdraft), як правило, відхилятиметься. У дуже рідкісних випадках із-за операційних особливостей системи ми можемо схвалювати/оплачувати такі транзакції, але не зніматимемо за це оплату, якщо Ви не виразите на неї своєї згоди, відреагувавши на цей лист. Ми можемо продовжувати, на свій розсуд, оплачувати наступні транзакції, що спричиняють перерозхід грошей на рахунок: чеки, інші електронні платежі з використанням Вашого чекового рахунку (наприклад, АСН), та автоматичні карткові транзакції (наприклад, щомісячна абонентська плата), навіть без вираження Вашої згоди. Отже, **ми прийматимемо** до оплати наступні транзакції, що спричинятимуть перерозхід грошей на рахунок (overdraft): автоматичні карткові транзакції (наприклад, щомісячна абонентська плата або т.зв. BillPay), чеки та електронні транзакції з використанням чекового рахунку - АСН. Починаючи з 1 липня 2010 р. (для НОВИХ РАХУНКІВ) та з 14 серпня 2010 р. (для ІСНУЮЧИХ РАХУНКІВ), **ми НЕ прийматимемо** до оплати наступні транзакції, що спричинятимуть перерозхід грошей на рахунок (overdraft): АТМ та щоденні VISA Debit транзакції (тобто звичайні покупки). Вони блокуватимуться.
- Якщо ми навіть випадково і приймемо до оплати таку транзакцію, це не надає Вам права відстрочки для покриття негативного балансу; Ви зобов'язані здійснити депозит негайно та у сумі, необхідній для покриття негативного балансу та пов'язаних з ним штрафів.
- Покриття транзакцій, що спричиняють перерозхід грошей на рахунок, залежить від нашої доброї волі; ми залишаємо за собою право їх блокування та відправки назад до продавця для подальшого узгодження вже між Вами та продавцем особисто (т.зв. chargeback). Приймаючи таке рішення, ми братимемо до уваги наступне: суму транзакції, історію транзакцій на Ваших рахунках, відповідальне відношення до користування рахунком.

Дайте свою згоду, заповнивши, підписавши цю форму та відправивши її нам поштою до філії в Йонкерсі, або принесіть особисто до своєї філії, або можете виразити свою згоду по телефону. **БУДЬ-ЛАСКА, ОБЕРІТЬ ТІЛЬКИ ОДИН ВАРІАНТ:**

\_\_\_\_\_ Починаючи з 1 липня 2010 р. (для НОВИХ РАХУНКІВ) та з 14 серпня 2010 р. (для ІСНУЮЧИХ РАХУНКІВ), **Я НЕ ХОЧУ**, щоб ФКС СУМА (Йонкерс) авторизувала та оплачувала АТМ та дебетні карткові транзакції, що спричиняють перерозхід грошей на рахунок (т.зв. overdraft).

\_\_\_\_\_ **Я ХОЧУ**, щоб ФКС СУМА (Йонкерс) авторизувала та оплачувала АТМ та дебетні карткові транзакції, що спричиняють перерозхід грошей на рахунок (т.зв. overdraft).

**БУДЬ-ЛАСКА, ЗАПОВНІТЬ І ПІДПИШІТЬ АНГЛОМОВНИЙ ВАРІАНТ ЦЬОЇ ФОРМИ!**



# APPLICATION FOR CO-OP NETWORK ATM CARD

## APPLICANT

Account Number(s) \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Phone Number \_\_\_\_\_

Social Security # \_\_\_\_\_

Date of Birth   /  /  

Employer \_\_\_\_\_

## CO-APPLICANT

Name \_\_\_\_\_

Address (if different from above) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Phone Number \_\_\_\_\_

Social Security # \_\_\_\_\_

Date of Birth \_\_\_\_\_

Employer \_\_\_\_\_

**Signatures:** By signing below, the undersigned request(s) the described services and agrees to the terms and conditions governing the services, including any fees and charges. The undersigned agree(s) that all information is accurate and authorizes the financial institution to verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

Applicant's Signature \_\_\_\_\_

Date   /  /  

Co-Applicant's Signature \_\_\_\_\_

Date   /  /  

Mail or Deliver to:

SUMA (YONKERS) FEDERAL CREDIT UNION  
125 CORPORATE BLVD.  
YONKERS, NEW YORK 10701

## Official Use Only

Date received   /  /  

Approved (Y / N) \_\_\_\_\_

Processed By \_\_\_\_\_

# ELECTRONIC FUND TRANSFERS

## YOUR RIGHTS AND RESPONSIBILITIES

**Important Information About Procedures for Opening a New Account.** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

**ATM Transfers - types of transfers, dollar limitations and charges** - You may access your account(s) by ATM using your CO-OP Network ATM Card and personal identification number, to:

- } make deposits to checking account(s) with an ATM card
- } make deposits to savings account(s) with an ATM card
- } get cash withdrawals from checking account(s) with an ATM card
  - you may withdraw no more than \$ **505.00**
  - there is a charge of \$ **1.00** per withdrawal in excess of four per month
- } get cash withdrawals from savings account(s) with an ATM card
  - you may withdraw no more than \$
  - there is a charge of \$ **0.00** per withdrawal in excess of four per month
- } transfer funds from savings to checking account(s) with an ATM card
- } transfer funds from checking to savings account(s) with an ATM card
- } get information about:
  - the account balance of your checking account(s)
  - } with an ATM card

Some of these services may not be available at all terminals.

**Types of CO-OP Network ATM Card Point-of-Sale Transactions** - You may access your checking account(s) to purchase goods (in person), pay for services (in person), and get cash from a merchant, if the merchant permits, or from a participating financial institution.

**Point-of-Sale Transactions - dollar limitations** - Using your card:

- } you may not exceed \$ **505.00** in transactions per day in combination with ATM transactions

**Advisory Against Illegal Use.** You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

**Limitations on frequency of transfers.** In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- } During any statement period, you may not make more than six withdrawals or transfers from a savings or money market account to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction, or by draft or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

### FEES

- } We charge \$ **0.00** for a new ATM personal identification number.
- } We charge \$ **10.00** to replace a lost ATM card.

**ATM Operator/Network Fees.** When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

### DOCUMENTATION

- a. **Periodic Statements.** Transfers and withdrawals made through any ATM or POS terminal or preauthorized EFTs will be recorded on your periodic statement. You will receive a statement monthly unless there is no transaction in a particular month. In any case, you will receive a statement at least quarterly.
- b. **Terminal Receipt.** You will get a receipt at the time you make any transaction (except inquiries) involving your account using an ATM, POS terminal, or Debit Card transaction with a participating merchant. However, you may not get a receipt if the amount of the transaction is \$15 or less.
- c. **Direct Deposit.** If you have arranged to have a direct deposit made to your account at least once every sixty (60) days from the same source and you do not receive a receipt (such as a pay stub), you can find out whether or not the deposit has been made by calling (914) 220-4900. This does not apply to transactions occurring outside the United States.

### FINANCIAL INSTITUTION'S LIABILITY

**Credit Union Liability for Failure to Make Transfers.** If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we may be liable for your losses or damages. However, we will not be liable for direct or consequential damages in the following events:

- } If, through no fault of ours, there is not enough money in your accounts to complete the transaction, if any funds in your accounts necessary to complete the transaction are held as uncollected funds pursuant to our Funds Availability Policy, or if the transaction involves a loan request exceeding your credit limit.
- } If you used your Card or access code in an incorrect manner.
- } If the ATM where you are making the transfer does not have enough cash.
- } If the ATM was not working properly and you know about the problem when you started the transaction.
- } If circumstances beyond our control (such as fire, flood, or power failure) prevent the transaction.
- } If the money in your account is subject to legal process or other claim.
- } If funds in your account are pledged as collateral or frozen because of a delinquent loan.
- } If the error was caused by a system of any participating ATM network.
- } If the electronic transfer is not completed as a result of your willful or negligent use of your Card, access code, or any EFT facility for making such transfers.
- } Any other exceptions as established by the Credit Union.

### CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) as explained in the separate Privacy Disclosure.

### UNAUTHORIZED TRANSFERS

**(a) Consumer liability.** Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check or draft. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

**(b) Contact in event of unauthorized transfer.** If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this brochure. You should also call the number or write to the address listed in this brochure if you believe a transfer has been made using the information from your check or draft without your permission.

#### ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

SUMA (YONKERS) FEDERAL CREDIT UNION  
125 CORPORATE BLVD.  
YONKERS, NEW YORK 10701  
Business Days: Monday through Friday  
Excluding Federal Holidays  
Phone: (914) 220-4900  
www.sumafcu.org

MORE DETAILED INFORMATION IS AVAILABLE  
ON REQUEST

#### NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements or account histories that you receive.
4. Don't lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
7. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
8. Prevent others from seeing you enter your PIN by using your body to shield their view.
9. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
10. When you make a transaction, be alert to your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. Defer your transaction if circumstances cause you to be apprehensive for your safety. You might consider using another ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Please be sure to close any entry door completely upon entering and exiting the ATM or night depository facility. Do not permit any unknown persons to enter the facility after regular banking hours.
13. Don't display your cash; place withdrawn cash securely upon your person before exiting the ATM. Count the cash later when you are in the safety of your own car, home, or other secure surrounding.
14. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
15. We want the ATM and night deposit facility to be safe and convenient for you. The activity of the automated teller machine facility may be recorded by a surveillance camera or cameras. Please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please use the nearest available public telephone to call the police if emergency assistance is needed. Direct complaints concerning ATM facility security to us at the phone number listed in this brochure or the New York Banking Department Consumer Services Hotline at 1-877-BANK NYS (1-877-226-5697).

## Our ATM card is open for business whenever you need it

Our CO-OP Network ATM Card is there when you need it to complete a variety of transactions<sup>f</sup> without having to come directly to SUMA (Yonkers) F.C.U. You can withdraw, deposit, or transfer funds any time of day, anywhere one of our many machines is located.

### Fast and easy

Now there's no need to drive across town to get cash, deposit your paycheck, or transfer funds from one account to another. One of our ATMs is probably close to where you work or shop. So, you can take care of your financial business, without taking a lot of time.

### Worry free when you're out of town

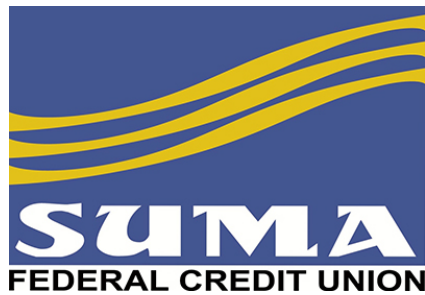
No need to worry about running out of money when you're out of town. Your card can be used at many ATMs around the country<sup>f</sup> even around the world.

## Safeguarded if lost or stolen

When you receive your ATM card, you'll also be assigned a personal identification number (PIN). It's added security against someone making transactions without your consent.

### Apply for yours today

Start enjoying the convenience of your own ATM card today. To apply, complete the attached application and mail or deliver it to the address shown on the application. You can expect your ATM card to arrive within 10 business days of your approval. Your PIN will be sent to you in a separate mailing. If you prefer to choose your own personal PIN, contact PIN Select System at 1-800-503-9249. Before you know it, you'll be experiencing all the benefits of your own personal teller in one simple card.



**SUMA (YONKERS) FEDERAL CREDIT UNION**  
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**This credit union is federally insured by the  
National Credit Union Administration.**