

Tips for Using Your Mastermoney Card

- Memorize your PIN
- Don't write your PIN down. If a thief gets your PIN, they will be able to withdraw money from your account at ATM machines.
- Protect your account when you make online purchases by registering your card with Mastercard Secure Code. Just click the link from our web site:

Mastercard.
SecureCode

- Keep a record of all MasterMoney transactions so you know how much is in your account. Simply save your receipts so you can enter them in your checkbook register later.
- Most merchants have Point-of-Sale (POS) terminals where you may pay for your purchases with your MasterMoney card. If you are at a POS terminal you have the choice between "credit" or "debit" options.
- By selecting "credit" you will be asked to sign a receipt. Selecting "debit" you will be asked to enter your PIN.
- "Credit" transactions are the least costly for the credit union to process so we encourage our members to use this option.
- "Debit" or PIN transactions allow you to get cash back.
- Both transaction types are automatically deducted from your checking account.
- You can use the MasterMoney card as an ATM card to withdraw cash from ATM machines.
- While you may have to pay a terminal fee at some ATMs look for these logos to ensure your transaction is surcharge free:



- To avoid terminal fees AND surcharge fees all together, look for the Money Pass Logo.



- Notify us right away if your MasterMoney card is lost or stolen or if you suspect fraudulent activity. Our office number is (419) 385-0101.
Lost or Stolen call: (866) 467-9101
Fraud or disputed transactions: (877) 253-8964
- Remember to protect your MasterMoney card as though it were cash.

Join Us.

Toledo Police Federal Credit Union is all about confidential, professional and personal service for the law enforcement community and their families. We are committed to helping our members satisfy their individual financial needs. For us, the credit union philosophy of **People Helping People** is what we do every day.

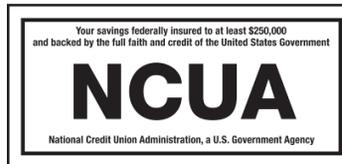
www.tpolcu.com
members @ tpolcu.com

Toledo Police Federal Credit Union

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Toledo, OH 43604
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TOLEDO
POLICE
FEDERAL CREDIT UNION

MasterMoney

Debit Card Application & Agreement



Mastercard.
SecureCode.

Proudly Serving Those Who Serve

MasterMoney Application and Agreement

Primary Member Name: _____

Account # _____ Social Security # or TIN _____

Address: _____ City, State, Zip: _____

Home phone: _____ Cell phone: _____

Business phone: _____ Driver's License #: _____

If you have had a checking account at TPFCU for less than a year, where was your previous account?
_____ How long? _____

Joint Owner/Parent/Guardian Information—the joint member must complete the information below to receive a card in his/her name.

Joint Owner Name: _____

Parent/Guardian Name: _____

Address: _____ City, State, Zip: _____

Home phone: _____ Cell phone: _____

Business phone: _____ Driver's License #: _____

Social Security # or TIN _____ Would you like a card issued for the joint owner? _____

By signing this agreement, I/we agree to be governed by the terms and conditions of the Toledo Police Federal Credit Union MasterMoney Debit Card Account as described in the Electronic Fund Transfers Agreement which has been given to me or will be mailed to me.

Parents/guardians give permission for minor account holders to obtain a checking account and MasterMoney ATM/debit card and agree to assume responsibility for transactions by the minor on the account. This includes overdrafts, returned items and any fees or charges on the minor's account.

The information I/we have provided is true, accurate and complete to the best of my/our knowledge. I/we understand that the credit union may check my credit history or use other methods to determine my/our creditworthiness.

Primary Member signature: _____ Date: _____

Joint Owner signature: _____ Date: _____

Parent/Guardian signature: _____ Date: _____

Please note: Joint owner must sign authorizing the issue of a card, even if they do not want a card.

For internal use only:

Application Approved: YES NO Signature: _____

Comments: _____

Detach here and submit your application. Keep the handy tips for future reference. Thanks!

The All-In-One Card Just for You..

Our MasterMoney ATM/Debit Card is a convenient money management tool that allows you to make purchases at stores or get cash at ATM machines.

The purchase amount or the cash withdrawal amount is automatically deducted from your checking account but MasterMoney is safer than carrying cash and easier than writing a check.

When making purchases, just look for the famous Mastercard logo and you're good to go. Save your receipts and record the purchase amounts in your checkbook register so you can keep track of your account balance.

Here are some quick facts about MasterMoney:

- Up to \$500.00 per day cash from ATM machines
- Unlimited number of transactions allowed per day
- The dollar amount of all transactions is limited to the balance in your account or \$2,500.00, whichever is less. You can always call and authorize us to pay a higher amount.
- You can make deposits into your checking account at ATM machines set up to accept deposits
- If you should overdraw your checking account, a fee may be charged as disclosed in our most recent fee schedule.
- If your card gets damaged, a replacement fee *may* be charged as disclosed in our most recent fee schedule.
- You are allowed 6 free PIN transactions per month
- All transactions will be listed on your TPFCU monthly statement
- However, you **may not** use your card to initiate any type of online gambling transaction

You can also make purchases online using your MasterMoney. But if you do, we encourage you to protect your card and account by enrolling in SecureCode. Register your account at www.mastercardsecurecode.com.

Our MasterMoney cards are so convenient, we think you'll love them too. Apply today!

