

Products and Services

SAVINGS ACCOUNTS

Share/Savings
High Yield/Money Market
Holiday Club
Vacation Club
Share Certificates

CHECKING ACCOUNTS

LOAN PRODUCTS

New and Used Vehicle
Home Equity Line of Credit
Fixed Rate Home Equity
Overdraft Line of Credit
Debt Consolidation
Share Secured
Personal

OTHER

Online Home Banking
Bill Payer
OnCall 24 Audio Response
ATM Cards/Debit Cards
Direct Deposit
Payroll Deduction
Money Orders
American Express Travelers Checks
Wire Transfers
Notary Public
Accidental Death/Dismemberment Insurance
Legal Service Plan
Amusement Park Discounts
Family Membership
The Credit Connection - Quarterly Newsletter

Once a member, always a member



LOST OR STOLEN CARD INFORMATION

If your card is lost or stolen, please contact the credit union office during our normal business hours at **(203) 576-5588**.

After hours, please contact **1-800-554-8969** to block your card and prevent any unauthorized activity.

You may also report your card lost or stolen through your **Home Banking** account by clicking on the **Maintenance** tab, **Plastic Cards** and the individual card you would like to report as lost or stolen.

Please contact a credit union representative on the next business day to arrange for a replacement card.

Be Safe, Be Smart, Be Alert.

SVMC FEDERAL CREDIT UNION

St. Vincent's Medical Center Federal Credit Union

2800 Main Street
Bridgeport, CT 06606
203-576-5588

FAX 203-576-5855
ONCALL24 203-333-9079

www.svmfcu.org

OFFICE HOURS

Monday, Tuesday, Wednesday

8:30 a.m. to 1:30 p.m.
and 2:15 p.m. to 4:00 p.m.

Thursday

8:30 a.m. to 4:00 p.m.

Friday

7:15 a.m. to 1:30 p.m.
and 2:15 p.m. to 4:00 p.m.

MasterCard® Debit Card



*Financial Control in the
Palm of Your Hand*

SVMC FEDERAL CREDIT UNION

Equal
Opportunity
LENDER

Member of the
National
Credit Union
Association (NCUA)

www.svmfcu.org

What is a SVMCFCU MasterCard Debit Card?

A SVMCFCU MasterCard Debit Card is an expanded ATM card which can be used to make purchases anywhere MasterCard is accepted including internet and telephone orders, with the amount of your purchase being deducted from your SVMCFCU checking account. Your MasterCard Debit Card can also be used to withdraw money from your primary savings or checking account at any ATM machine displaying the Accel/Exchange or Cirrus logo.

A SVMCFCU checking account is required to be eligible for a MasterCard Debit Card.

The benefits of having a checking account with SVMCFCU are:

- * No monthly service fee or per check charge with direct deposit of your net pay or by keeping a minimum balance of \$250
- * First 50 checks are printed free of charge
- * Free Bill Payer Program
- * Free E-statement (Be eco-friendly...save a tree)
- * Over 32,000 surcharge free ATM's available

How Do I Use a MasterCard Debit Card?

When making a purchase or paying for a service, present your card for payment instead of paying with cash or writing a paper check.

Debit or Credit? What's the Difference?

If you choose "**debit**", your transaction will be processed through an ATM network requiring you to enter your PIN, with the amount of your transaction being deducted from your checking account.

If you choose "**credit**", your transaction will be processed through the MasterCard network requiring your signature, with the amount of your transaction being deducted from your checking account.

Debit or Credit? Here's a Few Facts to Help You Decide:

When you choose "**credit**" and sign for your purchase, it will benefit the credit union and its members as the MasterCard transactions are less costly to process.

You will have greater charge back rights if you want to return your purchase and receive credit to your account.

"Get to the Points"

As an added benefit with our MasterCard Debit Card, you earn points for every signed transaction. You will earn 1 point for every \$2.00 you spend when you SIGN for your transaction. Just another good reason to choose "**CREDIT**" when completing your transaction.

Enroll today at www.uchooserewards.com and have access to hundreds of retailers where you earn big rewards.

MasterCard Secure Code

MasterCard Secure Code gives you added security for your internet, telephone and mail order purchases, when you use your SVMCFCU MasterCard Debit Card.

Please enroll in this service by visiting www.MasterCard.com and finding St. Vincent's Medical Center FCU as a participating financial institution and following the online instructions.

Allpoint Surcharge Free ATM Network

We've joined **Allpoint**, the nation's largest ATM Network to bring our members free access to over 32,000 ATM's throughout the U.S.



To locate a surcharge free ATM, visit www.allpointnetwork.com.

Daily MasterCard Debit Card Limits

\$400 for Pinned Transactions

\$1,000 for Signature Based Transactions

ST. VINCENT'S MEDICAL CENTER FEDERAL CREDIT UNION

MasterCard Debit Card Application

Please fill out completely, sign & date, detach and return to Credit Union.

Member Name _____

Credit Union Account # _____

Social Security # _____

Date of Birth _____

Street Address _____

City/State/Zip Code _____

Telephone (Day) _____

Telephone (Evening) _____

Joint Owner Name _____

Social Security # _____

Date of Birth _____

Street Address _____

City/State/Zip Code _____

Telephone (Day) _____

Telephone (Evening) _____

I/We understand that only authorized owners of the Credit Union Account Number listed above may use the MasterCard Debit Card (Card) and that use of the card signifies agreement to the terms and conditions of the EFT Disclosure. I/We understand that the SVMCFCU MasterCard Debit Card is not a credit card and the dollar amount of purchases made with the Card will be withdrawn from my credit union checking account. I authorize SVMCFCU to verify the information provided above and to request a credit report, if necessary. SVMCFCU's MasterCard Debit Card is available to qualified members only. I understand other requirements may apply.

Member Signature _____ Date _____

Joint Owner Signature _____ Date _____

Your Personal Identification Number (PIN): a four digit system generated PIN for each card will be mailed separately. The PIN is your responsibility and should be kept confidential. Do not write your PIN on your card or carry your PIN with your card.

All MasterCard Debit Cards must be activated prior to use by calling the telephone number on the card and using the last four digits of the PRIMARY account owners' Social Security Number as the activation code.