

# JOIN TODAY!



Checking  
Savings  
Debit MasterCard

VISA Cards  
Visa Gift Cards  
Money Orders  
Cashiers Check

Mortgage  
Home Equity Loans  
Boat Loans  
Recreational Vehicle Loans  
Personal Loans

Business Accounts  
Association Accounts

Certificate of Deposits

HSA

Money Market

Christmas Club Accounts  
Round Up Savings Accounts

Direct Deposit  
IRAS

24 Hour Access Online Banking/ATM

Bill Pay  
Person to Person  
Text Banking



**northcentral**  
AREA CREDIT UNION

*trusted relationships*

Log Into

[www.ncacuu.org](http://www.ncacuu.org)

**It's Me 24/7**  
Online Banking

Call Us

(989) 910-5135

Branch Hours

Drive thru

Monday - Thursday 8:30 am - 5:00 pm  
Friday 8:30 am - 6:00 pm  
Saturday 8:30 am - 1:00 pm

Lobby Hours

Monday - Thursday 9:00 am - 5:00 pm  
Friday 9:00 am - 6:00 pm

Nearest CO-OP ATM

Text zip code of your location to 91989

Locations

**Grayling** Houghton Lake  
505 Clyde Street 2671 S. Reserve Road

**Roscommon** Standish  
129 Lake Street 212 S. Court Street

Administration

2665 S. Reserve Road, Houghton Lake, MI



North Central Area Credit Union  
ATM Card

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## ATM CARD APPLICATION

*We are*



**northcentral**  
AREA CREDIT UNION

*trusted relationships*

[www.ncacuu.org](http://www.ncacuu.org)

## ATM CARD BENEFITS

When life gets busy, your schedule doesn't always permit time to drop by the credit union to take care of your financial needs. That's when having a North Central Area Credit Union ATM card provides convenience. With an ATM card, you can have access to your credit union accounts 24 hours a day, seven days a week, all year long. Step out of the teller line and get back on track.

## WHEN YOU USE YOUR ATM CARD,

### YOU CAN:

- Deposit funds to your share (savings) and draft (checking) accounts
- Withdraw up to \$375 in cash in a 24 hour period from your share and draft accounts
- Transfer funds between share and draft accounts
- Make balance inquiries on your accounts

## SAFE TRANSACTIONS

Your ATM card has a personal identification number (PIN), a secret number from the credit union that only you will know. This secret number helps to ensure the safety and security of your ATM transactions.

## USING YOUR ATM CARD

Your credit union is always with you, anywhere across the country, at any time you need financial services. You can use your North Central Area Credit Union ATM card at any ATM machine with the CO-OP, NYCE, or CIRRUS logos nationwide.

## HOW TO OBTAIN AN ATM CARD

Ready to experience the freedom and convenience of having an ATM card? Simply complete the attached form and submit it to one of our branch locations. You will receive your ATM card in the mail. A few days later, you will receive your PIN in a separate mailing. Then you will be on your way to conducting transactions whenever the need arises.

## HOW TO PROTECT YOUR ATM CARD

Identify theft is when a person or group tries to take your identification to access money. This is a growing concern in our country today. Here are a few simple tips to help keep you safe:

- Minimize the identification information and the number of cards you carry down to what you actually need. Don't put all your identifying information in one holder in your purse, briefcase, or backpack.
- Be careful at ATM's and when using phone cards. "Shoulder Surfers" (someone looking over your shoulder) can get our PIN number and get access to your accounts.
- ID thieves can use plastic sleeves inserted into the ATM's card slot to retrieve your card. Please look closely, before inserting and report any suspicious activity.
- Get a post office box or a locked mailbox to assure that your card is delivered directly to you.
- Memorize social security numbers and passwords.

## ATM APPLICATION

### SECTION A

Account Number

Primary Card Holder's Name

Mailing Address

City State Zip

Telephone

This information allows for immediate contact in the event of fraudulent activity.

Cell Phone

Email

### SECTION B

Joint Card Holder's Name

This information allows for immediate contact in the event of fraudulent activity.

Cell Phone

Email

I/we certify to be bound by all terms and conditions governing the use of this card as outlined in the EFT Disclosure and Fee Schedule that will be provided to me/us as soon as this application is received and approved. (The EFT Disclosure and Fee Schedule will be provided to you by the credit union.)

Applicant's Signature Date

Joint Applicant's Signature Date