

## Products and Services

- ▶ Bill Pay Services
- ▶ Business Accounts
- ▶ Certificate of Deposit
- ▶ Christmas Club
- ▶ Courtesy Pay
- ▶ CU@Home Online Banking
- ▶ CU\*Talk Phone Service
- ▶ Debit Cards
- ▶ Direct Deposit
- ▶ Free Financial Counseling
- ▶ Financial Seminars
- ▶ Insurance, Credit Life, Auto, and Home
- ▶ IRA's
- ▶ Lending Services
- ▶ Money Markets
- ▶ Money Orders
- ▶ Mortgage Services
- ▶ Night Depository
- ▶ Notary Services
- ▶ Overdraft Protection
- ▶ Payroll Deduction
- ▶ Share Draft Checking Accounts
- ▶ Share Savings Accounts
- ▶ Traveler's Checks
- ▶ VISA Credit Cards (Score Card)
- ▶ VISA Gift Cards
- ▶ Wire Transfers
- ▶ Website

## ATM Services at all Branch Locations

## Our Convenient Branch Sites . . .

### Grayling

505 Clyde Street  
P. O. Box 481  
Grayling, MI 49738  
**348-7488**

### Houghton Lake

2671 S. Reserve Road  
P.O. Box 220  
Houghton Lake, MI 48629  
**366-9646**

### Roscommon

129 Lake Street  
P.O. Box 727  
Roscommon, MI 48653  
**275-5169**

### Standish

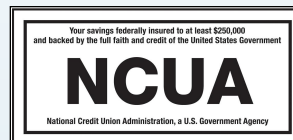
212 S. Court Street  
P.O. Box 156  
Standish, MI 48658  
**846-9553**

### Administration

2665 Reserve Road  
P.O. Box 817  
Houghton Lake, MI 48629  
**910-5235**



**ATM Application**  
*for 24 Hour ATM Service*



**North Central Area  
Credit Union**

[www.ncacu.org](http://www.ncacu.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 transaction.

## 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

Identity theft 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'll 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 your "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.
- ▶ NCACU will never ask for your personal information, account number, passwords or pins by phone or e-mail. Do not respond to these requests, delete them immediately. Memorize social security numbers and passwords for your own protection.



**North Central Area  
Credit Union**

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

## ATM Application

Yes! I want to apply for a North Central Area Credit Union ATM Card

\_\_\_\_\_  
Primary Card Holder's Name

\_\_\_\_\_  
Joint Owner Card Holder's Name

\_\_\_\_\_  
Address

\_\_\_\_\_  
City

\_\_\_\_\_  
Zip

\_\_\_\_\_  
Telephone

\_\_\_\_\_  
Cell Phone

\_\_\_\_\_  
Account Number

I/we agree 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.)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date