

CHECKING ACCOUNT MASTERMONEY CHECK CARD AGREEMENT AND APPLICATION

Member #: _____

Name (1): _____ Date of Birth: _____

Driver's License #: _____ SSN: _____

Name (2): _____ Date of Birth: _____

Driver's License #: _____ SSN: _____

Street: _____

City: _____ State: _____ Zip: _____

Phone # (Work): _____ (Home): _____

E-mail address: _____

Overdrafts Covered by Transfer from: _____ Primary Share Account: _____

and Share Account: _____ and Share Account: _____

Debit Card Desired?: Checks Desired?:

Our Features

- No monthly maintenance fees • No minimum balance requirement • Direct deposit available
- Free overdraft protection • Courtesy Advance
- Free online bill payment service • Free online statement delivery
- Free online and telephone account access

CHECKING ACCOUNT AGREEMENT WITH OVERDRAFT TRANSFER CLAUSE AND MASTERMONEY CHECK CARD OR ATM JEANIE CARD

I/We hereby authorize the State Transportation Employees Credit Union, Inc., (the Credit Union) to establish this Share Draft Account for me/us. The Credit Union is authorized to pay share drafts signed by me (or by any of us) or any electronic transaction presented on my account and to charge all such payments against the shares in this Account.

It is further agreed that:

(a) Only share draft blanks and other methods approved by the Credit Union may be used to make withdrawals from this Account.

(b) The Credit Union is under no obligation to pay a share draft that exceeds the fully paid and collected share balance in this Account: the Credit union may, however, pay such share draft and transfer shares to this Account in the amount of the resulting overdraft, plus a service charge, from any other regular share account from which any of the undersigned is then eligible to withdraw shares. These Account numbers are identified above.

(c) The Credit Union may pay a share draft on whatever day it is presented for payment, notwithstanding the date (or any limitation on the time of payment) appearing on the share draft.

(Continued on back)

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Columbus, Ohio 43223
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STATE TRANSPORTATION EMPLOYEES CREDIT UNION, INC.

(d) When paid, share drafts become the property of the Credit Union and will not be returned either with the periodic statement of this Account or otherwise.

(e) Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or nonpayment of a share draft.

(f) Any objection respecting any item shown on a periodic statement of this Account is waived unless made in writing to the Credit Union before the end of 60 days after the statement is mailed.

(g) This Account is subject to the Credit Union's right to require advance notice of withdrawal, as provided in its bylaws.

(h) The Account is also subject to such other terms, conditions and service charges as the Credit Union may establish from time to time, and you have reviewed and agreed to our electronic fund transfers policy and understand your rights and responsibilities.

(i) The use of the Mastermoney Check Card or the Jeanie ATM Card will be governed by the Rules and Regulations of the State Transportation Employees Credit Union, Inc., as amended from time to time, that are applicable to the account indicated. I understand I may be required to pay any fees associated with this card.

(j) If this agreement is signed by more than one person, the persons signing below shall be the joint owners of this Account which, in that event, shall be subject to the additional terms and conditions printed on the reverse side.

Under penalties of perjury, I certify that: 1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and 2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and 3. I am a U.S. person (including a U.S. resident alien).

I hereby certify everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

Additional Terms and Conditions (Joint Share Account Agreement)

The Credit Union is hereby authorized to recognize any of the signatures subscribed hereof in the payment of funds or the transaction or any business for this account. The joint owners of this account hereby agree with each other and with the Credit Union that all sums now paid in on shares, or heretofore or hereafter paid in on shares by any or all of said joint owners to the credit of such joint owners with all accumulations thereon, are and shall be owned by them jointly, with right on survivorship and be subject to the withdrawal or receipt of any of them, and payment to any of them or the survivor or survivors shall be valid and discharge the Credit Union from liability for such payment. The right or authority of the Credit Union under this agreement shall not be changed or terminated by said owners, or any of them except by written notice to the Credit Union which shall not affect transactions theretofore made.

SIGNATURE: _____ DATE: _____

JOINT SIGNATURE: _____ DATE: _____

OFFICE USE ONLY:

CHECKING ACCOUNT NUMBER: _____

CARD NUMBER: _____

JOINT CARD NUMBER: _____

CHEX SYSTEMS INQUIRY DATE: _____ RECORD: _____

TELLER ID: _____ APPROVED: _____