

SURCHARGE FREE ATMs



CRANSTON MUNICIPAL
EMPLOYEES CREDIT UNION
is part of the
RI Credit Union ATM
Connection

This group was formed to bring RI Credit Union members access to more than 70 FREE ATMs throughout RI and no charge by us for using a foreign ATM.

Enjoy surcharge-free access at any SUM Program ATM located throughout the United States. Our participation in these programs offers coast to coast access to thousands of surcharge-free ATMs where you live, work and travel. Look for the Credit Union Connection or SUM ATM logos to easily identify participating ATMs ... or

To find an ATM near you, go on line at
www.cranstonmecu.org

The Cranston Municipal Employees Credit Union has installed a cash dispensing ATM at the Cranston City Hall for your convenience. The address is 869 Park Ave., Cranston, RI. The ATM is available during the normal business hours for City Hall. Normal business hours are Monday-Friday (except holidays) 8:30 AM to 4:30 PM.



DEBIT MASTERCARD



The only one card you need to make purchases worldwide. Anywhere you see the MASTERCARD symbol, use your Card instead of cash, checks, or credit cards.

WHY USE A DEBIT MASTERCARD?

It is a quick and easy way to pay for purchases or services and have them deducted directly from your checking account. You won't have to write a check or show a driver's license - just hand over your Debit Card. It is accepted like a credit card anywhere MasterCard is accepted. Plus you get a receipt for your records.

ADDED CONVENIENCES

- **QUICKER THAN WRITING A CHECK.**
No other identification is needed.

- **WORLDWIDE ACCEPTANCE.**
The MASTERCARD Check Card is accepted places where your personal checks are not.

- **NO INTEREST PAYMENTS.**
Use your MASTERCARD Check Card at your favorite restaurant or gas station and pay as you go.

- **SHOP AT HOME.**
With your MASTERCARD Check Card, you simply call in your order and give your card number.

- **PEACE OF MIND.**
In an emergency you're covered.

- **SAFETY.**
Cash as close as the nearest ATM machine.

- **DETAILED TRANSACTIONS**
Keep your receipts and compare them

SAVINGS

Share Accounts
Share Draft Accounts
Term Share Accounts
Christmas Clubs
Vacation Clubs
Money Market Savings Account

LENDING

Personal Loans
Home Equity Loans
Home Mortgage Loans
New and Used Auto Loans
Share Secured Loans
Recreational Vehicle Loans

SERVICES

Home Banking
Bill Pay
Traveler's Cheques
U.S. Savings Bonds
Notary Public Services
Direct Deposit
Payroll Deduction
Wire Transfer
PTL - Personal Teller Line
800-310-7598
ATM Card
Debit MasterCard



visit our website at:
www.cranstonmecu.org

IMPORTANT NUMBERS

Telephone: 401-463-3010
Fax: 401-463-3319
Toll-Free: 1-877-442-6328
(1-877-44-CMECU)

Personal Teller Line: (PTL) 1-800-310-7598
Report Lost/Stolen ATM/Debit Card:
1-800-528-2273
Change PIN ATM/Debit Card:
1-800-272-9222



We do business in accordance with the Fair Housing Lending Law. Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the US Government.

YOUR PERSONAL CREDIT UNION



DEBIT MASTERCARD APPLICATION

1615 Pontiac Avenue
Cranston, RI 02920-4409

Phone: 401.463.3010
Fax: 401.463.3319

www.cranstonmecu.org



CRANSTON MUNICIPAL EMPLOYEES CREDIT UNION

DEBIT MASTERCARD and 24 Hour ATM ACCESS

APPLICANT (PLEASE PRINT)	DATE OF BIRTH	CO-APPLICANT (PLEASE PRINT)	DATE OF BIRTH
ACCOUNT NUMBER	SOCIAL SECURITY NUMBER	ACCOUNT NUMBER	SOCIAL SECURITY NUMBER
ADDRESS		ADDRESS	
CITY	STATE	ZIP	CITY
HOME PHONE ()	WORK PHONE EXT. ()	HOME PHONE ()	WORK PHONE EXT. ()
EMPLOYER		EMPLOYER	
ADDRESS		ADDRESS	
CITY	STATE	ZIP	CITY

I/WE REQUEST MY/OUR CARD BE LIMITED TO THE FOLLOWING ACCOUNT:

SAVINGS ACCOUNT NO. _____ CHECKING ACCOUNT NO. _____

CHECK HERE IF YOU ARE APPLYING FOR: ATM CARD only. DEBIT CARD only.

The following limitations on the frequency and amount of Debit MasterCard transactions may apply:

DAILY ATM LIMIT: \$400.00 DAILY POS LIMIT: \$400.00 DAILY COMBINED LIMIT: \$800.00

I/We understand that neither my Cranston Municipal Employees 24 Debit MasterCard or 24 ATM ACCESS is not a credit card and that the dollar amount of purchases made with this card will be deducted from my designated accounts only. OVERDRAFT SERVICE is available if requested. An opt in form is provided separate from this application. Overdraft service of your Debit and or ATM card is a discretionary service. Members without this service who cause their account to be overdrawn two (2) or more times in a statement period may have their card privileges revoked by the Credit Union.

By using my Credit Union Debit Mastercard and or ATM Card I agree to be bound by the applicable terms and conditions contained in the Agreements governing my Share Account, Checking Account and any overdraft-protection agreement that I have with the Credit Union, including any overdraft-protection arrangements that access a line of credit. If necessary, and if applicable, to establish a line of credit for card access, and in accordance with Section 326 of the USA Patriot Act, you authorize us to verify and record information that identifies each person who opens an account. You further authorize us to check your account, credit, and employment history, and obtain a credit report from third parties, including credit reporting agencies, to verify your eligibility for any account or services you request. The credit union may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. By signing below I/We acknowledge receipt and agreement to the terms and conditions of the ELECTRONIC FUNDS TRANSFER and CARDHOLDER AGREEMENT provided with approval of this application. Sec. 1014, Title 13, U.S. Code, makes it a Federal Crime to knowingly make a false statement on this application.

Member/Applicant	Date	Co-Applicant	Date
CREDIT UNION USE ONLY	LIMIT: Maximum <input type="checkbox"/> Other _____	Received _____	Processed By _____
	Card Number _____	Verified By _____	

SAVINGS

- Share Accounts
- Share Draft Accounts
- Term Share Accounts
- Christmas Clubs
- Vacation Clubs
- Money Market Savings Account

LENDING

- Personal Loans
- Home Equity Loans
- Home Mortgage Loans

IDENTITY THEFT IS A CRIME

Identity theft is a serious crime. People whose identities have been stolen can spend months or years and thousands of dollars cleaning up the mess the thieves have made of their good name and their credit record.



In the meantime, victims may lose job opportunities, be refused loans for education, housing, cars, or even be arrested for crimes they didn't commit.

If you've been a victim of identity theft, call the Federal Trade Commissions's Identity Theft Hotline toll-free at:

1-877-IDTHEFT (438-4338)

Counselors will take your complaint and advise you on how to deal with the credit-related problems that could result.

In addition, the FTC, in conjunction with banks, credit unions, credit grantors and consumer advocates, has developed the ID Theft Affidavit to help victims of ID theft restore their good names.

The ID Theft Affidavit, a form that can be used to report information to many organizations, simplifies the process of disputing charges with companies where a new account was opened in your name.

For a copy of the ID Theft Affidavit, visit the ID Theft Website at:

www.consumer.gov/idtheft.

TRAVEL NOTICE: At CMECU we are serious about keeping you safe from debit card fraud. As a part of this effort, we have software in place that may block out-of-state or international transactions. International debit card fraud is one of the fastest growing fraud trends in the country. By blocking these transactions we can stop international debit card fraud before you become a victim. To learn how to unblock your card(s) when traveling, please call the credit union at 401.463.3010.

24/7 ATM ACCESS

WHAT COULD BE EASIER?

Conveniently withdraw cash 24 hours a day, seven days a week.



Accessing an ATM is easy. Once your application is approved and you receive your card, you may begin using it with your Personal Identification (PIN) Number. The PIN is a four digit number known only to you. When you insert your card into an ATM you will be instructed to enter your PIN. You cannot complete your transaction unless your PIN is entered correctly. Joint account holders will have separate cards and separate PINS.

WHERE CAN I USE MY CARD?

You can use your card at any ATM displaying the MASTERCARD or SUM symbol. That's thousands of ATM's worldwide.

WHAT TRANSACTIONS CAN I PERFORM?

- WITHDRAW CASH
 - TRANSFER FUNDS
- (BETWEEN YOUR DESIGNATED CMECU ACCOUNTS)
- CHECK YOUR BALANCES

If you forget your PIN, believe it has been stolen or would like to change it, you must contact the Credit Union at once. Call us at: (401) 463-3010

After Hours for Lost or Stolen Cards: (800) 528-2273

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