



The following services are also available from McKesson FCU:

- Share Savings Accounts
- Share Draft (Checking) Accounts
- On Line Banking (PC-24)
- Overdraft Protection
- Web Bill Pay
- Holiday Club Accounts
- Vacation Club Accounts
- Money Market Deposit Accounts
- Share Certificates
- Individual Retirement Accounts (IRA)
- IRA Certificates
- Personal Loans
- Mortgages
- Vehicle Loans
- VISA® Credit Cards
- Home Equity Loans
- Travelers Cheques
- Legal Service Plan
- Direct Deposit / Payroll Deduction
- Money Orders
- TouchTone Teller
- U.S. Postage Stamps
- Notary Services
- Insurance Plans

Web Site at
<http://www.mckessonfcu.org>

2. Or, after you've swiped your card, press the "ATM" or "DEBIT" payment option and enter your PIN. At certain merchants you may even be able to get cash back from the transaction using this payment option.

Can both my spouse and I have our own MasterCard Debit Card?

Certainly, as long as each of you are members. You both must qualify and sign an application.

What happens if my MasterCard Debit Card is lost or stolen?

Call McKesson FCU at (203) 381-9492 immediately or (888) 849-6046 after regular business hours. We will stop the use of your card and order a new one for you. Please refer to our Debit Card Disclosure and Agreement for more detailed information.

What should I do if my card's magnetic strip is damaged?

Simply contact a McKesson FCU location during normal business hours. As a precaution, you should always be sure to replace your card in your wallet or protective case so that the magnetic strip does not get damaged.

How can I get more information about the new MasterCard Debit Card?

Stop by any McKesson FCU location or call us at (203) 381-9492. We will be happy to answer all your questions!

Some advantages of a McKesson FCU MasterCard Debit Card

- *Saves time*—no need to write checks or present identification.
- *Saves money*—no monthly or annual fees; no credit card finance charges.
- *Convenient*—can be used everywhere you see the MasterCard symbol.
- *Flexible*—use is as your ATM card at all NYCE and CIRRUS® ATMs.
- All purchases appear on your checking account statement.



Federal Credit Union

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Phone (203) 381-9492 • Fax (203) 375-2186
Toll Free: 1-888-324-6927
www.mckessonfcu.org

Questions & Answers About Your McKesson Federal Credit Union MasterCard Debit Card



Is a MasterCard Debit Card different from a MasterMoney Debit Card?

The *only* difference is the name....MasterCard recently decided to change the name of the card to better reflect its widespread acceptance by vendors worldwide. You may continue using your MasterMoney Debit Card as always. They are the same.

Is my McKesson Federal Credit Union MasterCard Debit Card a credit card?

No. It is an enhanced ATM card that can be used for payment of purchases anywhere MasterCard® is accepted...just like a credit card is accepted... however, the amount of your purchases will be withdrawn from your McKesson FCU checking account. You may withdraw from savings as well as checking at any ATM machine.

Where can I use my McKesson FCU MasterCard Debit Card?

You can use your new card anywhere MasterCard® is accepted: retail stores, restaurants, supermarkets, travel agencies, hotels, airlines, etc. In fact, your card can be used at over 13 million locations around the world! You can also use it at point-of-sale (POS) terminals at retailers displaying the NYCE® symbol. In addition, since your MasterCard Debit Card is “an enhanced ATM card” you can use it at any ATM displaying the NYCE® and CIRRUS® network logos.

How do I use my McKesson FCU MasterCard Debit Card?

When purchasing an item or service, it is as simple as using a credit card, but has the same effect as writing a check. When you make your purchase, you will sign a sales slip. The purchase amount will be withdrawn from the available funds in your checking account. At an ATM, use your MasterCard Debit Card just as you would your ATM card. For more information about daily card limits and fees, please refer to our *Debit Card Disclosure and Agreement*.

What are the benefits of using my new McKesson Federal Credit Union MasterCard Debit Card?

The conveniences are many. There’s no need to carry a checkbook or to spend time writing checks. You won’t need credit cards or lots of cash. Your MasterCard Debit Card is all you need! It’s a

money saver too! There are no monthly or annual fees, no finance charges, and no credit card bills! Please check the posted schedule for fees which may apply when you use an ATM at other institutions.

How do I keep track of my purchases?

You will receive a receipt with each MasterCard Debit Card purchase and ATM transaction. You should record each amount in your check register. All purchases and ATM transactions will be listed in your monthly checking account statement.

What if I want to return a purchase made with my MasterCard Debit Card?

No problem! It’s just like you’re returning merchandise purchased with a credit card. Just be sure to save your receipt in case you need to return an item. Your rights relating to funds and returned merchandise are the same as when you pay with cash, checks, or credit card. You must resolve issues of this type directly with the merchant. It’s the merchant’s own policy on refunds and returns that govern these transactions.

What accounts can I access?

For ATM use, you will be able to access the checking and savings account you designated on your application. MasterCard Debit Card purchases will be withdrawn *only* from your McKesson FCU checking account.

What about fees?

Debit Card transactions are conducted at MasterCard® merchants where you sign a sales slip rather than use your PIN. There are no transaction fees associated with MasterCard Debit Card purchases where you sign a sales slip. You can also use your McKesson FCU MasterCard Debit Card for NYCE® point-of-sale purchases. You will be asked to enter your PIN for these purchases. Using PIN authorized transactions may cause you to incur transaction fees.

How can I use my MasterCard Debit Card at NYCE Point-of-Sale terminals?

There are two ways:

- 1. You can pay for purchases by swiping your card at the terminal, pressing the payment option marked “CREDIT” and signing a receipt. The amount of your purchase will be deducted from your checking account.

**McKesson Federal Credit Union
MasterCard Debit Card Application**

Joint account owners only of the Credit Union Account Number listed below are eligible for the MasterCard Debit Card that accesses the credit union account number listed below. Each owner must fill out a separate application.

Member Name _____ Credit Union Account # _____

Soc. Sec. # _____ Date of Birth _____

Address _____

City/State/Zip _____

Telephone (day) _____ Telephone (evening) _____

I 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 set forth in the Membership Booklet and Electronic Funds Transfer Agreement. I understand that the McKesson Federal Credit Union’s MasterCard Debit Card is not a credit card and the dollar amount of purchases made with this card will be deducted from my credit union share draft (checking) account. I authorize McKesson Federal Credit Union to verify the information provided above and to request a credit report if necessary. McKesson Federal Credit Union’s MasterCard Debit Card is available to qualified members only. I understand other requirements may apply.

Member Signature _____ Date _____

FOR CREDIT UNION USE ONLY:

CARD # _____ NOTES: _____

Date Ordered _____ By _____

Personal Identification Number (PIN) This number belongs to you and is the key to the security of your accounts. Once entered into our system, it is transformed and unavailable to anyone. To select your PIN, enter four numbers to the left and record in a safe place for future reference.

DETACH HERE, FOLD, SEAL & MAIL OR BRING TO ANY CREDIT UNION OFFICE