

# PRODUCTS AND SERVICES

## ELECTRONIC SERVICES

### Free Online Banking

- 24/7 **FREE** Online Banking access
- View account history and conduct transactions
- Download account history
- Use **eAlerts** to create email alerts to notify you when; balances fall below a specified amount; when a transaction has occurred; when specified checks have cleared, when rates change; when special offers are available; and much more
- Receive transaction receipts, account notices, and monthly and quarterly statements via **eDocuments**

### Free Bill Pay

- Pay bills from either your savings or checking account
- Schedule future payments

### Touchtone Teller

- **24/7** automated phone system with toll free access
- Check your balances, see what checks have cleared, request a check, perform transfers, and much more.

### Electronic Direct Deposit

- Automatic deposit into designated accounts of your:
  - Payroll
  - Social security checks
  - Income tax refunds
  - Pension checks

### Payroll Deduction

Automatically make loan payments or savings deposits into any designated account for any amount you wish.

## SAVINGS

### Regular Share Savings Accounts

- A deposit of \$25 entitles you to membership
- Dividends compounded and paid quarterly.

### Free Checking Account

- First 50 checks **FREE**
- **No** minimum balance required
- **No** per-check charges
- Payroll deduction and direct deposit options
- Overdraft protection options from your share account or with an overdraft line of credit

### MasterCard Debit Card

- Cash withdrawals from savings or checking accounts
- Purchases of merchandise with participating merchants
- **No** transaction fees assessed by McKesson FCU
- **Surcharge Free** cash withdrawals available through Co-op Network ATMs worldwide
- Cash withdrawals can also be made at CIRRUS and NYCE ATMs worldwide

(Products & Services continued other side.)

# WELCOME TO



You can take advantage of the benefits of being a credit union member. The benefits of your credit union membership will provide you with many advantages to improve your financial well being. You will find our savings and lending products have highly competitive rates.

To keep you informed of the credit union's offerings, you will receive newsletters and other communications to keep you up-to-date on special offers, new products and services, and other enhancements the credit union will be making to meet your financial expectations and help to achieve your goals for a better life.

For over 70 years, McKesson Federal Credit Union has been committed to providing employees (and family members) of our employer groups with diversified, high quality, and competitively priced financial products and services.

If you have any questions about membership requirements or any of the many products and services we have to offer, please call or e-mail us, or stop in at any office. We are here to help you grow financially, to serve your immediate needs and to keep you on solid financial ground for the future. The entire credit union staff looks forward to serving you.

## MEMBERSHIP ELIGIBILITY

Employees and their families of our employee groups (contact our offices for a full listing). Also residents of the south end of Stratford, Connecticut. Family members include: parents, siblings and children. Any company that would like to offer credit union membership to its employees, may contact the credit union to be added to the credit union's affiliated employee groups.

## QUICK FACTS

McKesson Federal Credit Union was founded in 1937

The credit union is a member owned, member focused, full-service financial institution

Three convenient locations to serve you in Stratford, Derby, and Milford

Access to your account is available through: Online Banking; Bill Pay; Touch Tone Teller; MasterCard Debit Card; ACH; and more!

# OUR MISSION

"To provide our diverse membership with highly competitive priced financial products and services in an innovative, courteous, and efficient manner, while remaining financially strong."



### Main Branch

97 Honeyspot Road, Stratford, CT 06615  
203-381-9492  
FAX 203-375-2186

### Hours

Monday & Friday 9-5  
Tuesday, Wednesday, & Thursday 8:30 to 4

### Derby Office c/o Griffin Hospital

130 Division Street, Derby, CT 06418  
203-732-7175  
FAX 203-732-1278

### Hours

Monday – Friday 9:30-4  
Closed for lunch – 1-1:30

### Milford Office c/o Milford Hospital

300 Seaside Avenue, Milford, CT 06460  
203-876-4056  
FAX 203-783-1375

### Hours

Monday, Wednesday, Thursday & Friday 9:30-4  
Tuesday 11-2  
Closed for lunch 1-1:30

### Website

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

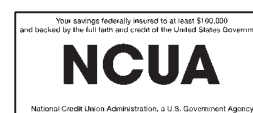
# WELCOME



**McKesson**  
Federal Credit Union

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

**SERVING ITS MEMBERS SINCE 1937**



(Products & Services continued from other side.)

### Money Market Deposit Account

- Minimum deposit of only \$2,500
- Premium dividend rate competitive with national money market rates

### Holiday and Vacation Club Accounts

A great way to have a special savings account for holiday shopping, vacation spending, or a special occasion.

- **No** minimum balance is required
- Ideal accounts to fund with a regular payroll deduction
- Dividends compounded and paid quarterly

### Term Share Certificates

- Minimum deposit of \$1,000
- Highly competitive rates with dividends paid monthly
- Six month to five year terms

### Individual Retirement Accounts (IRAs)

- Both Roth and Traditional IRAs are available
- **No** minimum contribution is required
- Investment options include IRA Term Share Certificates with highly competitive rates
- **No** Maintenance fees
- **Unlimited** IRA and tax-deferred accounts from other financial institutions are accepted

### Traditional IRAs

- Can be tax deductible if certain requirements are met
- \$5,000 maximum annual contribution per person allowed (\$6,000 if over age 50) for 2008 and 2009
- Earn tax deferred dividends

### Roth IRAs

- Contributions are made only from earned income that has already been taxed (and is not tax deductible), but withdrawals can be tax free if certain requirements are met
- \$5,000 maximum annual contribution per person allowed (\$6,000 if over age 50) for 2008 and 2009

### ‘Lil Pony Club

- Special fun account designed to help young savers learn the value of savings
- Minimum \$25 deposit
- Dividends earned are compounded and paid quarterly on all balances
- Gifts provided to young savers making deposits

## LOANS

### Vehicles

- 100% financing that can include tax, registration and fees
- 72 month terms available for new vehicles
- Up to 60 month terms available for used vehicles

### Personal Loans

- Fixed rate
- Up to \$7,500 available
- Repayment terms up to four years

Ideal for debt consolidation, home improvements, vacation, or other needs.

### Share Secured Loans

Loans secured by your savings account or term share certificate

- \$1,000 minimum
- 5-year maximum term with Savings
- 3-year maximum term with Share Certificates

### First Mortgages

- Fixed and adjustable rates available with various terms

### Home Equity Loans

- **No** closing costs or fees
- 10-year repayment terms available
- Highly competitive fixed rates
- Minimum \$25,000; Maximum \$100,000
- Connecticut residential property only

### Home Equity Lines of Credit (HELOC)

- **No** Closing Costs or Fees
- Rates as low as Prime less 1.50% APY (Subject to interest rate floors and ceilings)
- Variable rates with biannual rate adjustments based on WSJ Prime Rate
- Minimum \$25,000; Maximum \$100,000
- 5-year draw period with monthly interest only payment required
- Up to 10-year repayment term at end of draw period
- Connecticut residential property only

### VISA Credit Cards

- **No** annual fee
- Competitive fixed rates
- Up to \$7,000 credit limits available

### How To Obtain Loan Applications

- Via the credit union’s website: **www.mckessonfcu.org**
- Apply online or print it out, complete it, and fax or mail it to the credit union
- Stop in any of our offices
- Call the credit union to have it faxed or mailed to you

Terms and rates published in this brochure are subject to change without notice. Please contact the credit union for complete terms. The rate you pay on loans is determined by your credit history. Check our website or call the credit union for any verification you may need.

# THERE’S MORE

- Wire Transfers
- Western Union Commercial Money Orders
- Free notary services
- Postage stamps
- Travelers Cheques and Gift Cheques
- U.S. Savings Bonds
- Life insurance
- Credit insurance
- Group accident insurance
- Long term care insurance
- Automobile and homeowners insurance
- Legal Service Plan
- Various wholesale club and amusement park discounts.

**Call us for any further information you may need.**



# McKesson Federal Credit Union

## MEMBERSHIP APPLICATION/ACCOUNT CARD

**YES, I would like to become a member of McKesson Federal Credit Union. A \$25.00 deposit is enclosed to open a Share (Savings) Account.**

Please open the following accounts or forward me the appropriate forms or applications:

- |   |  |   |                                |
|---|--|---|--------------------------------|
| <input type="checkbox"/> Holiday Club           | <input type="checkbox"/> Vacation Club                       | <input type="checkbox"/> Money Market Deposit Account | <input type="checkbox"/> Other |
| <input type="checkbox"/> Term Share Certificate | <input type="checkbox"/> Free Share Draft (Checking) Account | <input type="checkbox"/> MasterCard Debit Card        |                                |

### PRIMARY ACCOUNT HOLDER

NAME		<i>Member Number (To Be Completed by Credit Union)</i>	
SSN/TIN			
Address	City	State	Zip
Home Phone	Work Phone	License No.	State
Date of Birth	Employer	E-mail	
Eligibility for Membership			

### JOINT ACCOUNT HOLDER

- With Survivorship       Without survivorship

NAME			
SSN/TIN			
Address	City	State	Zip
Home Phone	Work Phone	License No.	State
Date of Birth	Employer	E-mail	

**BENEFICIARY(IES), if other than above, to be paid upon death.**

Beneficiary			
Street	City	State	Zip
Beneficiary			
Street	City	State	Zip

### ACCOUNT SERVICES

All of the terms, conditions, form of account ownership, account selection and other information indicated on this application apply to all accounts listed below unless the credit union is notified in writing of a change.

#### TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION

*Under penalties of perjury, I certify that: (1) The number shown on this form is my correct taxpayer identification number. (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 a 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). Certification Instruction: Cross out item (2) above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. Cross out item (3) and complete a W-8 BEN if you are not a U.S. person.*

#### AUTHORIZATION

By signing below, I/we agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Rate and Fee Schedule, Funds Availability Policy Disclosure, if applicable, and to any amendment the Credit Union makes from time to time which are incorporated herein. I/we acknowledge receipt of a copy of the Agreement and Disclosures applicable to the accounts and services requested herein. If an access card or EFT service is requested and provided, I/we agree to the terms of and acknowledge receipt of the Electronic Funds Transfer Agreement. **The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

Signature	Date
Signature	Date
Signature	Date