

Added Convenience Services

Keep track of all your Checking Account activities within It'sMe247 Online Banking; pay all your bills under one login with Electronic Bill Pay; choose eStatements to help protect yourself against identity theft and to receive your statement delivery faster; set up Direct Deposit or Payroll Deduction; these are some of the convenience services available to you when you open a Viriva Classic Checking Account!

It'sMe247 Online Banking lets you check your account balances, transfer funds from one internal credit union account to another, make loan payments, download cleared checks for free, and much more. This FREE service allows you to access your account anytime and anywhere you have internet access. To set up It'sMe247 Online Banking contact Viriva for your temporary login information then visit VIRIVA.COM and click on the Online Banking login button.

Electronic Bill Pay (EBP) lets you pay all of your bills in minutes. Funds are automatically deducted from your Checking Account. Download and print canceled checks for free. Best of all, if your payee cannot be paid by electronic check we will print and mail the checks at no cost to you. The service is FREE* when you use it to pay at least one bill per month.

eStatements are free and allow quicker access with increased security. One of the most common ways thieves steal your personal information is by going through your mailbox! Reduce paper and clutter, and protect your personal information! Enroll online and choose the eStatements option.

Direct Deposit/Payroll Deduction

Manage your Viriva accounts with automatic transfers, enrolling in Direct Deposit or Payroll Deductions! These are the fastest and safest ways to deposit funds into your credit union accounts.

When setting up these services, simply provide your employer, or the organization that is issuing you the funds, with the following information:

- Institution Name: Viriva Community Credit Union;
- Address: 157 York Road, Warminster PA 18974;
- Routing/ABA Number: 236-083-655; and
- Your Member/Account number.

Borrower's Benefits

Interested in a loan? Get rewarded for utilizing products and services at your credit union! Receive an exclusive interest rate discount of ¼%† on closed-end Personal and Vehicle Loans when you repay your loans via Direct Deposit/ Payroll Deduction from your employer.

Qualified members will receive monthly credits applied to their loan balances that are equivalent to the rate discount each month they continue to make their payments through Direct Deposit/Payroll Deduction from their employers. For details about Borrower's Benefits, contact our loan department today.

Fraudulent Purchase Protection

Viriva and Mastercard want you to feel safe when using your Mastercard Debit Card. Members can rest easy knowing they're protected!

Zero Liability**

You are only responsible for purchases that you authorized on your Mastercard Debit Card! Unauthorized purchases are not your responsibility. As a cardholder, you will not be held accountable for unauthorized transactions if:

- You have used reasonable care in protecting your card from loss or theft; and
- You have promptly reported to your financial institution when you knew that your Mastercard Debit Card was lost or stolen.

If you believe there has been unauthorized use of your account and you meet the conditions above, rest easy knowing you have the protection of Mastercard's zero liability promise.

†Loan discounts apply to closed-end, fixed rate Vehicle Loans up to 84 month term and Signature loans up to 60 month term. Excludes promotional rates. Total maximum loan discount available per member, per loan shall not exceed 0.75%. Loan approval not guaranteed and is subject to individual credit worthiness. Other restrictions may apply. Contact a loan representative for details.

**Conditions and exceptions apply.



Viriva

Community Credit Union

Your financial partner... for life.

VIRIVA.COM

888-7-VIRIVA

215-333-1201 (local)

MISSION STATEMENT

Established in 1936, Viriva Community Credit Union provides financial services and guidance for the improvement of the financial well-being of our members throughout their lives. Our primary goal is to become our members' trusted financial partner by providing valuable services that our members need and want.

Federally Insured by NCUA

Classic Checking Account & Debit Card



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*A fee of \$4.95 is waived for the first 3 months, and each month thereafter in which the member uses the EBP service to issue at least one bill payment.

Your Guide to

CHECKING

Simplify Your Fast-Paced Lifestyle

We know how busy life can be, which is why your Credit Union's Free Checking Account, with added convenience services, can make banking easier!

Classic Checking Account

Viriva's Classic Checking offers all the perks you expect from your Credit Union. Best of all, it's FREE! No monthly fees to pay, no minimum balances to keep.

- No Per Check Charges
- Unlimited Check Writing
- Overdraft Privilege on eligible accounts
- Mastercard Debit Cards
- Direct Deposit/Payroll Deduction
- Download and print cleared checks at no additional cost through It'sMe247 Online Banking.

Overdraft Coverage Options

Before you perform a transaction on your account, always try to make sure you have sufficient funds available so as to avoid overdraft fees or declined transactions.

Viriva understands that life happens and unexpected overdrafts may occur from time to time. The best way to avoid overdrafts is to practice good account management, but overdraft protection services can help.

Overdraft protection services apply to all types of transactions and may help protect your account from being overdrawn by automatically transferring funds to your Checking Account from another account, or line of credit you may have at the Credit Union, for a fee or finance charge. We offer:

1. Overdraft Protection linked to another Deposit Account you have at the Credit Union for a \$1.00 fee per transfer. To learn more about these plans, please call or email us at info@viriva.com.
2. You can also apply for an Overdraft Protection Line of Credit. This service is subject to credit approval and carries a \$1.00 per transfer charge + interest.
3. When Overdraft Protection resources are exhausted, Overdraft Privilege is available on eligible accounts to cover overdrafts for a \$30 Overdraft Fee per item paid.¹

Overdraft Privilege allows you to overdraw your account up to the disclosed limit for an Overdraft Fee in order to pay a transaction. Standard Coverage includes checks, ACH, recurring debit card transactions, teller transactions and telephone and internet banking.

For added coverage members can choose Extended Overdraft Privilege coverage. With your consent, ATM and everyday debit card

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transactions will be authorized and paid with your Overdraft Privilege limit, in addition to the transaction types listed under Standard Coverage. If you want us to authorize and pay overdrafts caused by ATM and everyday debit card transactions (Extended Coverage), log in to It'sMe247 Online Banking, then under the 'My Accounts' tab select 'Overdraft Services to update your preference, or contact us directly.²

Visit our Overdraft Options page at VIRIVA.COM to learn more about available overdraft services and to review what types of transactions are covered.

Mastercard® Debit Card

Viriva's Mastercard Debit Card provides an easy and convenient way to access funds and make purchases worldwide. Use your Debit Card anywhere Mastercard is accepted. Best of all...there's NO FEE³ when you use it to make at least one transaction every 6 months. Make purchases at many retail locations using credit or debit and the funds will be drawn directly from your account. You can also access your account surcharge-free at any CU\$ Network ATMs.



- Make unlimited credit purchases (signature based transactions) at thousands of retail locations.
- Get "Cash Back" through PIN based transactions at select retailers to avoid ATM surcharge fees.
- Receive up to 12 free PIN based transactions per month⁴
- Opt-in to Mastercard Debit Card Overdraft Privilege
- Be prepared for emergencies
- Make balance inquiries, transfers and withdrawals at Jeanie, CU\$ or Mastercard ATMs
- Find surcharge-free ATMs in your area at VIRIVA.COM.
- Fraudulent Purchase Protection (see reverse side on how your card is protected)

¹The fee amount is subject to change. Provided to members with a consumer checking account in good standing 30 days after account opening, or 60 days after account opening for business checking accounts. We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. There is no limit on the total fees we can charge you for overdrawing your account. Overdraft Privilege may be discontinued if you default on any loan or other obligation to us, your account becomes the subject of any legal or administrative order or levy, or if you fail to maintain your account in good standing by not bringing your account to a positive balance within thirty (30) days for a minimum of one business day.

²You can revoke your authorization for Viriva to pay ATM and everyday debit card transaction overdrafts at any time by contacting us directly. Your revocation must include both your name and your account number so that we can properly identify your account.

³Card must be used at least once every 6 months to avoid an inactivity fee.

⁴The ATM must be a part of the Jeanie or CU\$ network to avoid surcharge fees (Please note: Not all ATMs in the Mastercard Jeanie network are surcharge free). The first 12 transactions per month are free for members who have full-pay direct deposit or who were previously designated as a Pioneer Club member, otherwise the first 8 transactions per month are free for all other Mastercard Debit Card holders. PIN based transactions made in excess of the 12 and 8 free transactions allowed per month will be charged a \$1.00 fee per transaction.



Viriva
Community Credit Union

Classic Checking Account & Mastercard® Debit Card Application

888-7-VIRIVA 215-333-1201 (Local Calls) VIRIVA.COM

To sign up for Viriva's Classic Checking Account, Mastercard Debit Card, and additional eServices please check the appropriate boxes below.

- Classic Checking**
- Mastercard Debit Card** (The Primary account holder must complete and sign the application for the joint account holder to receive a Mastercard Debit Card.)
- It'sMe247 Online Banking, EBP or eStatement** (You will be contacted with your temporary login information. It'sMe247 Online Banking must be established in order to sign up for EBP or eStatements.)
- 50 starter checks at no additional charge**

You may return this form to any Viriva branch location, fax it to 215-441-5361, or mail it to: 157 York Road, Warminster, PA 18974.

PRIMARY APPLICANT (Please print your e-mail address legibly)

Name: _____

Email Address: _____ Birth Date: _____

Home Address: _____

City: _____ State: _____ Zip: _____

Social Security #: _____ (Tax ID #): _____

Home Phone: _____ Work Phone: _____

Member Account #: _____

JOINT APPLICANT

Name: _____

Email Address: _____ Birth Date: _____

Home Address: _____

City: _____ State: _____ Zip: _____

Social Security #: _____ (Tax ID #): _____

Home Phone: _____ Work Phone: _____

By signing this application I/we hereby confirm that I/we have received, read, understand and agree to abide by, and be subject to, the disclosures previously provided to me/us upon membership, including the Checking Account Agreements & Disclosures, Electronic Services Agreement and Disclosure, Authorization to Receive Electronic Documentation, Internet Home Banking Agreement and Disclosure, and the Online Home Banking and Electronic Bill Pay Agreement. To obtain another copy of the above disclosures please contact Viriva at the number listed above.

Signature: _____ Date: _____

Joint Signature: _____ Date: _____

Date: _____

Date Disclosures Provided to Member: ___/___/___ In-person Mail eMail Upon membership

Employee Name: _____ Employee Signature: _____