

410-534-4500 • 1-800-JHFCU-70 • jhfcu.org

(outside the Baltimore area)

East Baltimore

2027 E. Monument St.
Baltimore, MD 21287
M, T, F, 8:30 a.m. – 4:00 p.m.
W, 10:00 a.m. – 4:00 p.m.
Th, 8:30 a.m. – 5:00 p.m.

Homewood

Charles Commons
4 E. 33rd St.
Baltimore, MD 21218
M, T, F, 8:30 a.m. – 4:00 p.m.
W, 10:00 a.m. – 4:00 p.m.
Th, 8:30 a.m. – 5:00 p.m.

Bayview

5201 Alpha Commons Drive
Baltimore, MD 21224
M, T, F, 8:30 a.m. – 4:00 p.m.
W, 10:00 a.m. – 4:00 p.m.
Th, 8:30 a.m. – 5:00 p.m.

Eastern

1101 E. 33rd St., Room 303A
Baltimore, MD 21218
Th, 8:30 a.m. – 4:00 p.m.

Mt. Washington

McAuley Hall, Suite 100
5801 Smith Avenue
Baltimore, MD 21209
M, T, Th, F, 8:30 a.m. – 4:00 p.m.
W, 10:00 a.m. – 4:00 p.m.

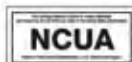
Phone Services Department

M, T, Th, F, 8:30 a.m. – 5:00 p.m.
W, 10:00 a.m. – 5:00 p.m.



THE JOHNS HOPKINS
FEDERAL CREDIT UNION

Serving the Johns Hopkins community since 1971



Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United
States Government, National Credit Union
Administration, a U.S. Government Agency.



Designed by www.ink.com, ink, 310218 1/11



Take advantage of

DIRECT DEPOSIT & PAYROLL DEDUCTION



THE JOHNS HOPKINS
FEDERAL CREDIT UNION

Serving the Johns Hopkins community since 1971

Direct Deposit & Payroll Deduction

Skip the long branch lines and use more time for you with JHFCU's automatic deposit options. Plus... get discounts on loan rates and other services!

Save time and eliminate the risk of loss or theft of your paycheck or government, Social Security, pension, or annuity check with payroll deduction and/or direct deposit. With direct deposit, your net pay is processed electronically and deposited directly into your JHFCU account – usually the night before payday! When you direct deposit to the Credit Union, you also get these great benefits:

- ▶ 10 **FREE** ATM withdrawals per month*
- ▶ 50% discount on all check styles
- ▶ ½% discount on most JHFCU loans
- ▶ **FREE** Online Bill Payment (just pay at least one bill per month!)**

JHFCU makes it easy to save some of your paycheck each payday, too. You can have all or a portion of your check automatically distributed to various accounts (e.g., Share Savings and Holiday Club accounts or your own Custom-named Savings account) and have the remaining amount direct deposited to your Share Draft Checking account.

Want just a portion of your pay to come to your JHFCU account instead? Set up a **payroll deduction**, which electronically deposits a set amount each pay period into your designated Credit Union account(s).[†]

[†] Note that payroll deduction to JHFCU without direct deposit of your net pay does not qualify you for the benefits associated with direct deposit.



- Q:** Can I make changes to my direct deposit or payroll deduction amounts?
A: Yes, you can start or stop direct deposit or deductions at any time and make changes as needed.
- Q:** How long do changes take to be effective?
A: Due to processing time at both the Credit Union and your Payroll office, changes may take 2-3 pay periods to take effect.
- Q:** Where can I find direct deposit and payroll deduction forms?
A: Forms are available at all JHFCU branches. Payroll Deduction forms and Direct Deposit forms for several Hopkins groups can also be printed from www.jhfcu.org (under the Applications/Forms link) and mailed to a branch.***
- Q:** How can I withdraw my money?
A: You can withdraw your cash via ATM or at a JHFCU branch. You can also use your Visa Check card and Online Bill Payment to make purchases and pay bills from your Checking account. Transfers between your JHFCU accounts can also be made over the phone through TeleBranch 24 or online at www.jhfcu.org. (Contact JHFCU for more information on possible restrictions and fees associated with ATM usage, in-branch withdrawals, Visa Check and Online Bill Payment usage, and account transfers.)

*At no charge from JHFCU, with a JHFCU Visa Check or ATM card. JHFCU cardholders have surcharge-free access at M&T Bank and CO-OP Network ATMs. Members are responsible for any surcharges other ATM owners may impose. Contact the Credit Union for details.

**Online Bill Payment is free with direct deposit, provided you pay at least one bill per month – accounts that become inactive will be charged the monthly fee.

***Direct Deposit forms require an original signature, and therefore, cannot be faxed. Please note that in addition to the JHFCU forms, employees of non-Hopkins entities must also contact their Payroll Department to set up or change direct deposit or payroll deductions.