

## E-Statements

Electronic statements, also known as e-statements, are better for the environment and are delivered sooner than paper statements.

They are also safer than paper statements, securely stored within online banking rather than vulnerable in your mailbox. Go to [jhfcu.org](http://jhfcu.org) to sign up! Log into your account at [jhfcu.org](http://jhfcu.org) and click on "User Options" to elect e-statements.

## Online Bill Payment

With Student Checking, you can enroll in and receive Online Bill Payment free, as long as you pay at least one bill per month. (Otherwise, it's \$4.95 per month after the initial grace period.) With Online Bill Payment, you can pay your bills electronically and save money on stamps. You can even set up automatic recurring payments for amounts and due dates that don't change, like car loan or insurance payments, so you don't even have to think about it. The money is debited from your checking account and sent to the vendor either electronically or by check.



## Other Important Information About your JHFCU Visa Check Card

### ATM Surcharges by Other ATM Owners

Most financial institutions impose a surcharge on non-customers who use their ATMs. Thus, you may be charged a fee for withdrawals by an ATM owner. The Credit Union does not control these fees and encourages you to seek out and use our machines, M&T Banks' machines, nationwide CO-OP Network's machines, or other machines that do not surcharge. To view a list of surcharge-free ATMs please visit [jhfcu.org](http://jhfcu.org) and click on "ATM Locator."



### Security

It is important that you protect your Visa Check card PIN – never give it to anyone or write it down and carry it with the card, instead, store it in a safe place. JHFCU does not keep a record of your PIN, so if you forget the number, just stop by a branch and we can re-encode your card. (You will be asked to provide a government-issued photo ID or student ID.) Try to use ATMs during the day and in well-traveled areas. If you use an ATM at night, choose one that is well lit. Also, return to a safe place before counting your cash withdrawal. For your security, Visa Check cards are inactive at the time of issue. You will need to activate your card by calling a toll-free number from your home phone before use.



### Reporting a Lost or Stolen Visa Check Card

Because your Visa Check card works like a Visa credit card and no PIN is required, a thief can fraudulently access your account more easily than he/she might with a regular ATM card. Therefore, you must report a lost or stolen Visa Check card immediately. To do so, just call JHFCU during regular business hours (410-534-4500 or 1-800-JHFCU-70 outside the Baltimore area) or after hours, call 1-800-754-4128 and report your card number.

### Suspicious Activity

To protect against fraudulent activity, JHFCU's card processor monitors Visa Check card transaction patterns. If an unusual pattern of card activity is detected, the network may suspend the card on the spot to prevent a possible loss to your account; in other cases, they will attempt to contact you to verify the transactions. If you are unreachable and the unusual transactions continue, your card may be deactivated to prevent further activity until we have had the opportunity to verify the transactions.

For your own safety, we advise members to notify the Credit Union when they are traveling, domestic or abroad. Simply download the Travel Notification form found on our home page under Applications/Forms and mail or fax it back.

410-534-4500 • 1-800-JHFCU-70 • [jhfcu.org](http://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.



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.



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# Student Checking



Statements



Serving the Johns Hopkins community since 1971

# Student Checking Account

Being in college brings several new kinds of independence, one of the most important being managing your finances! Now that you are on your own and in charge of your own spending, you'll need a checking account to manage your funds. JHFCU's Student Checking account is free, has no minimum balance requirement, no monthly fees, and no per check charge. Plus, if your family members are also part of the Credit Union, you can transfer money between accounts easily with cross account access.<sup>1</sup>



**THE JOHNS HOPKINS**  
FEDERAL CREDIT UNION

— Serving the Johns Hopkins community since 1971 —

## Student Checking Account (Ages 16-25)

There are many great reasons to choose a JHFCU Student Checking account:

- ▶ **NO** monthly fee
- ▶ **NO** per check charge
- ▶ **NO** minimum balance requirements
- ▶ Easy cross-account access
- ▶ One box of JHFCU-style checks **FREE**
- ▶ Access to your money with a **FREE** JHFCU Visa Check card (see "Visa Check Cards" section for more details).
- ▶ Duplicate checks for easy recordkeeping – you can also view scanned images of your cleared checks online in JHFCU's homebanking. (Images remain available online for 12 months.)
- ▶ **FREE** access to your account via telephone or computer, 24 hours a day
- ▶ **FREE** Online Bill Payment, as long as you pay at least one bill per month (see "Online Bill Payment" section on the reverse for details)
- ▶ Online statements (see "E-statements" section on the reverse for more info)



## Visa Check Cards

Your JHFCU Visa Check card combines the benefits of ATM cards and check writing with the convenience of a Visa card. With your Check card, you can make:

- ▶ Withdrawals of up to \$500 per business day at any STAR, Cirrus, or CO-OP Network ATM
- ▶ 10 withdrawals a month from ANY ATM (our own or others') with **NO** ATM fees from JHFCU! (After the initial 10 free, there is a \$1.50 charge per withdrawal.)<sup>2</sup>
- ▶ Surcharge-free withdrawals at more than 26,000 M&T Bank and CO-OP network ATMs<sup>3</sup>
- ▶ Deposits at most JHFCU ATMs
- ▶ Purchases of up to \$1,500 per day (or a total of \$3,500 over a consecutive four-day period) at any merchant that displays the Visa logo, or for phone, mail, or internet purchases
- ▶ Free POS transactions when you choose "Debit"

When making purchases at merchant locations, you sometimes have the option of selecting "debit" (where you enter your PIN) or "credit" (where you sign for your transaction) — with either selection, the amount will still be deducted from your checking account, just like when you write a check, and will affect your available balance. (Selecting "credit" just tells the machine to send the transaction through the Visa network.) "Debit" transactions are limited to \$400 per day.

<sup>1</sup>This service requires the signed authorization of the owners of all the accounts. For two-way access, applications must be filled out for both accounts. For Cross Account Access applications, call or visit a branch, or log onto [jhfcu.org](http://jhfcu.org) and click on the Applications/Forms link.

<sup>2</sup>At no charge from JHFCU. Members are responsible for any surcharges the ATM may impose.

<sup>3</sup>Surcharge fees typically charged by an ATM owner at the time of the transaction. These ATM owners will not charge you for withdrawals from your JHFCU account.



## Opening Your Account

To open a JHFCU Student Checking account, stop by a branch or log onto [jhfcu.org](http://jhfcu.org) for a membership application. Bring or mail your completed application to a Credit Union branch.

- ▶ If you are applying in person, you will receive your Visa Check card immediately and be able to select your own PIN. If you apply by mail, a PIN will be generated automatically and confirmation will be sent separately two days after the card is mailed. If you ever want to change your PIN, just stop by a JHFCU branch with proper identification and we can change it for you.



- ▶ Your Visa Check card will expire and be automatically reissued in three years. Note: If you've changed your PIN in one of our branches, the new PIN might not be assigned to the reissued card. You can bring your card to a branch to reselect your PIN.
- ▶ All check orders and cards sent via mail should arrive within 10 business days.
- ▶ All new accounts are subject to verification through ChexSystems.

## Deposit Checks Online

Using a personal computer, high-speed internet, and a scanning device, eligible members may scan and send images of their checks securely to the Credit Union for deposit. If your parents are on your account, they can make scanned deposits as well; or, if they have their own JHFCU account, they can make scanned deposits into their accounts and then with our cross-account access feature, they can transfer the money to your account.

*DeposZip is available to members in good standing who have checking accounts and have been members for at least 6 months. Other restrictions may apply.*

## Nationwide Access

If Baltimore is not your hometown, you will be happy to know you, or your parents, can access your JHFCU account from thousands of credit union branches all over the country. At these shared branching locations you can perform basic teller transactions, just as if you were at a JHFCU branch! These include:

- ▶ Deposits (JHFCU check holds apply)
- ▶ Withdrawals
- ▶ Loan Payments (except first mortgages)
- ▶ Transfers between accounts
- ▶ Purchase of money orders, travelers checks and official checks<sup>4</sup>



Visit [cuservicecenter.com](http://cuservicecenter.com) to find a complete list of over 3,500 participating credit unions or to view our ATM/Branch locator, visit [jhfcu.org](http://jhfcu.org). If in doubt look for the CU Service Centers Swirl logo.

<sup>4</sup>May not be available at all outlets and locations.