

Application for PSECU Checking
Members and Joint Owners must be at least 12 years of age.
A. YES, I want checking service. (If you are a joint owner on the account, you must complete all requested information in this section.)

Applicant's First Name _____ M.I. _____ Last Name _____ Account Number _____ Date of Birth _____
 Driver's License Number _____ State of Issue _____ Exp. Date _____ Home Phone Number _____ (_____) _____ ext. _____
 Account Joint Owner #1 Name (print) _____ Social Security Number _____ Date of Birth _____
 Account Joint Owner #2 Name (print) _____ Social Security Number _____ Date of Birth _____

B. Check Imprint - Please complete

Please print the information you want on your checks, i.e. name(s), telephone number, address, etc. Maximum imprint is 5 lines.

C. Overdraft Transfer Service

Please indicate the order in which you would like funds and/or available credit from your account to be used for overdraft transfers on your Checking (S4) Shares. Place a "1" beside the share/loan you'd like the funds to come from first, a "2" for the second, and so on.

Regular Shares** (S1) _____ Money Market*** (S7) _____ Share 5*** (S5)
 Vacation Shares** (S2) _____ Christmas Shares*** (S3) _____ Share 8*** (S8)
 Visa** (choose below) (L9) _____ PSL** (choose below) (L1) _____ Share 9*** (S9)

*I elect to overdraft to my PSECU Visa® Capitol Card®. This election is subject to the existing credit limit, agreement and disclosure, and current loan policy at the time of the overdraft. I understand that an overdraft will be considered the same as a cash advance on my PSECU Visa credit card and that the current annual percentage rate of interest for cash advances will apply.
 **I elect to overdraft to my PSECU PSL (Personal Service Loan). This election is subject to the existing credit limit, agreement and disclosure, and current loan policy at the time of the overdraft.
 ***Limit of 3 overdraft transfers a month.

D. Signatures - All joint owner signatures are required to process this application.

I/We apply for PSECU checking service and agree to the conditions stated in the related agreements, bylaws, rules and regulations. These documents are subject to change. I/We apply for and agree to the stated terms, as incorporated here by reference. From time to time, PSECU will announce additional services. My/Our use of these services will indicate my/our acceptance of the terms and conditions presented as they are announced.
 I/We authorize any person, association, firm, corporation, credit bureau or personnel office to furnish information, including credit reports, concerning me or my affairs and all joint owners upon request of this credit union. I/We understand that I and any or all of my joint owners have the right to request in writing, the nature and scope of the credit union's investigation.
 Any negative balance created in this account shall bear interest at the highest unsecured loan rate offered by PSECU until paid in full. Repayment of this amount will be the personal obligation of all joint owners of any account owned by those individuals.
 I/We understand that it is a federal crime to willfully or negligently provide incomplete or incorrect information on requests made to State Chartered Credit Unions insured by the National Credit Union Administration. I/We understand that PSECU will rely on all the information in this application to ensure membership eligibility. I/We certify under penalty Title 18, United States Code, Section 1001, et seq. that the information on this application is true and correct.

Applicant's Signature (please sign in ink) _____ Date _____
 Joint Owner #1 Signature (please sign in ink) _____ Date _____
 Joint Owner #2 Signature (please sign in ink) _____ Date _____

Any financial service provided by PSECU may be used for any transaction permitted by law. You agree that illegal use of any financial service will be deemed an action of default or breach of contract. Use of any financial service in a manner not permitted by law may cause that service or related services to be terminated at PSECU's discretion. You further agree, should illegal use occur, to waive any right to sue PSECU for such illegal use or any activity directly or indirectly related to it. Additionally, you agree to indemnify and hold PSECU harmless from any suits or other legal action or liability, directly or indirectly, resulting from such illegal use.

PSECU Phone Numbers

- Main Office**
234.8484 in Harrisburg
800.237.7328 nationwide
- Self-Service Telephone (SST)**
236.9150 in Harrisburg
800.435.6500 nationwide
- Rate Line**
234.8484 in Harrisburg
800.237.7328 nationwide
- TDD**
777.2100 in Harrisburg
800.472.1967 nationwide

Loan By Phone
800.LOAN.555

Web Site
psecu.com

Mobile Access
http://pocketteller.psecu.com



Our commitment. Your peace of mind.
 See psecu.com/security for details.

This credit union is federally insured by the National Credit Union Administration. Equal Opportunity Lender

Checking at PSECU



My Time. My Money. My PSECU.®

This Is Different

As a credit union, PSECU is not-for-profit. The credit union is owned and controlled by the members who use our services. Therefore, we pass our savings on to you, the member.

PSECU's Checking is simply a great deal, with:

- Free PSECU wallet-style checks
- Convenient overdraft transfer service
- No minimum balance to earn dividends
- No monthly usage fees
- Unlimited check writing
- Free online check images and e-Statements
- Free online account access with psecu@home®
- Free Bill Payer
- Online check reorders
- Up to \$4 per month in ATM surcharge rebates

View Checks Online

If you use psecu@home®, online check imaging allows you to access copies of your cleared checks from your home computer. Simply click and print a copy of your check when needed.

Should you need us to provide a copy of your cleared check, we'll be happy to supply a copy for a \$1 service charge per check.

Dividends

No minimum balance is required in your PSECU Checking to earn dividends. PSECU uses the average daily balance to calculate dividends. Under this system, a periodic rate is applied to the average daily balance in the account for each day in the dividend period.

Statements

Your monthly statement details all your checking transactions, along with your other credit union shares and loans.

The checking portion of the statement lists your deposits, cleared checks, ATM and Check Card transactions, automatic transfers, Bill Payer, Self-Service Telephone and psecu@home online account access transactions.

Overdraft Transfer Service

PSECU's overdraft transfer service can help you avoid the embarrassment and hassle of accidentally overdrawing your account. When sufficient funds are not available to pay a check or other item, funds can automatically be transferred from the available balance on a share, or the credit available on a loan, to your Checking Shares. The overdraft transfer service activates to pay these transactions: paying checks; Bill Payer checks; electronic transfers; automated transfers/payments; and Check Card transactions.

Options for transfers include Regular Shares,

Christmas Shares, Vacation Shares, Money Market, Personal Service Loan and Visa®. Simply choose your options and your order of preference when you set up overdraft transfer service. Overdraft transfers are limited to shares/loans under the same account number.

Personal Service Loan (PSL) and Visa® overdraft transfers are only available if you have an established line of credit and are subject to your existing credit limit and current loan policy. If you did not choose an option when you set up your account, PSECU will automatically set up overdraft transfers to your Regular Shares.

If you do not have a line of credit established with PSECU, please visit the NetLoan Lending Center at psecu.com to complete a Loanliner® application or call a PSECU service representative at 800.LOAN.555.

Overdraft transfers from shares are limited to three per month. Because of this restriction, share overdraft transfers should only be used to protect yourself in case you miscalculate your Checking Shares balance.

And Many Extras

You can customize your Checking Shares to fit your lifestyle with PSECU financial tools like free Check Cards, Self-Service Telephone, psecu@home and direct deposit. Access your account for balances, withdrawals, transfers and deposits when and how you like.

We make it easy for you to manage your

expenses and access cash through a variety of options. Use any of over 900 CU\$® ATMs throughout the state surcharge-free for 24-hour access to cash.

Manage Money Your Way

Combining PSECU's Checking with a Check Card and psecu@home expands your options and gives you the most convenient way to handle your finances, providing round-the-clock access to your account.

Joint Checking

For those sharing household or other expenses, PSECU offers joint checking. Each co-owner has equal access to the account. Just complete the joint owner information on the application and have all joint owners sign. Please note that being a joint owner does not automatically make you a PSECU member. To establish PSECU membership, a joint owner would need to apply for membership separately.