



SERVICES APPLICATION

Use for checking with debit card, and Overdraft Protection Transfer Service. Simply fill in the appropriate sections and mail to: P.O. Box 67013, Harrisburg, PA 17106-7013, fax to 717.720.1234, or email to application@psecu.com.

MEMBER INFORMATION

APPLICANT'S FIRST NAME, MIDDLE INITIAL, LAST NAME, SUFFIX

ACCOUNT NUMBER

DATE OF BIRTH

ADDRESS

CITY

STATE

ZIP



NEW ADDRESS BUT HAVE NOT NOTIFIED US OF THAT CHANGE?

Do not submit this form until you have contacted us with your new address. Call 800.237.7328 or update your address in online banking.

CHECKING WITH DEBIT CARD

UNDER 13 - Checking and Debit Card are prohibited.

AGE 13-18 - A joint owner who is 18 or older is required. If you do not have a current joint owner, please complete "Authorization to Add a Joint Owner" and return along with this Services Application. Forms are available on <https://www.psecu.com/forms> or contact PSECU at 800.237.7328.

YES, I want checking with a debit card

- Add my home phone number to the checks.
- Add my joint owner's name to the checks.

The basic-style checks you receive are free. Your name and address will appear on your checks. Please allow two weeks to receive your checks. One debit card will be issued in each owner's name (maximum of 2 cards).

Please allow two weeks to receive your debit card(s). If you do not select Checking services, PSECU will automatically open a share to support the following types of transactions: debit card access, automatic transfer, bill payer service, direct debit, and direct payment. In digital banking, this share is identified as a MoneyHandler.

OVERDRAFT PROTECTION TRANSFER SERVICE

This service will pull money from another share or loan account in the event your checking account does not have sufficient available funds to pay incoming transactions (except for debit card purchases or ATM withdrawals). The default setting will transfer funds from your Regular shares. There are no fees for this service. If you would like to opt out of this service, select "I do not want Overdraft Protection Transfer Service." Opting out of this service may result in Courtesy Pay (overdraft) fees being incurred or transactions being returned unpaid for insufficient funds (NSF).

Please check one:

- I want Overdraft Protection Transfer Service
- I do not want Overdraft Protection Transfer Service

YOU WILL RECEIVE ADDITIONAL AGREEMENT AND DISCLOSURE MATERIALS SPECIFIC TO THE PRODUCTS YOU REQUEST.

SIGNATURES

I/We apply for additional services with PSECU and agree to the conditions stated in the Agreements & Disclosures and the Bylaws of PSECU which will be provided to me/us as required by law. These documents are subject to change. I/We apply for and agree to the stated terms for each service requested on this application. 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/our or my/our affairs and all joint owners upon request of this credit union. I/We understand that I/we and any or all of my/our 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 certify under penalty Title 18, United States Code, Section 1001, et seq. that the information on this application is true and correct.

SET-OFF: Although also contained in the Agreements and Disclosures document which will be provided to me/us as required by law, the following is separately restated here for me/us to read and agree to by my/our signature below. I/We acknowledge that PSECU has an automatic statutory lien against all funds deposited with PSECU whether deposited into an account for me/one of us alone ("Individual Account") or into an account for me/one of us and another person or persons ("Joint Account"). I/We agree for myself/ourselves and with any other person whose name appears with mine/ours on the account records of PSECU that all funds deposited in my/our Individual or Joint Account are fully available to pay any negative balance in another deposit account or to pay any amount owing on any loan or other extension of credit, regardless of whether the account records of PSECU for such other deposit account or loan or other extension of credit account indicate such deposit account to be an Individual account for me/one of us alone or a Joint Account for me/one of us and other persons. Each depositor acknowledges that PSECU has the right to charge or set-off against any PSECU deposit account for any debt or other obligation owing by a depositor named on the PSECU account records, either individually or jointly, except where such PSECU deposit account is an Individual Retirement Account or is otherwise protected from set-off under state or federal laws. Each depositor agrees that when exercising this right to set-off PSECU may take all funds on deposit to repay the obligation of each, either, or all depositors identified on the PSECU account records.

Any financial service provided by PSECU may be used for any transaction permitted by law. You agree that you will not use any service for any transaction that is illegal under applicable federal, state, or local 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 reserves the right to decline any transaction that we consider fraudulent, suspicious, or illegal. PSECU will not knowingly authorize charges related to online gambling.

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