

FILL THIS OUT TODAY AND MAIL IT TO YOUR CREDIT UNION!

*Order Your Share
Draft Checks Today
by Completing This
Order Form!*

ORDER YOUR SHARE DRAFTS HERE	
WALLET DUPLICATE	<input type="checkbox"/> 150 DRAFTS <input type="checkbox"/> 300 DRAFTS
STARTING NUMBER (USE 101 OR HIGHER)	<input type="text"/>
DESIGN CHOICE (PRINT DESIGN NAME BELOW):	
FOR MONOGRAMS OR ACCENT SPECIFY SINGLE INITIAL, MONOGRAM	<input type="text"/>
COVER CHOICE VINYL _____ LEATHER _____	Monogram _____ Accent # _____
PRINT NAME(S) AND ADDRESS AS THEY ARE TO APPEAR ON DRAFTS	
NAME	
PHONE NO. (OPTIONAL)	
ADDRESS	
STATE	
CITY	ZIP
CREDIT UNION TO COMPLETE THIS PORTION	
CREDIT UNION	
PHONE NO. (OPTIONAL)	
ADDRESS	

**SHARE DRAFT (CHECKING)
AGREEMENT WITH OVERDRAFT
PAYMENT PROVISIONS**

I/We hereby authorize the Credit Union to establish this Share Draft (Checking) Account for me/us. The Credit Union is authorized to pay share drafts signed by me make or by any of us and to charge all such payments against the shares in this Account. It is further agreed that:

(a) Only share drafts and other methods approved by the Credit Union may be used to make withdrawals from this Account.

(b) The Credit Union is under no obligation to pay a share draft that exceeds the fully paid and collected share balance in this Account. The Credit Union may, however: (1) Pay such drafts and transfer shares to this Account in the amount of resulting overdraft, plus a service charge, from any other regular share account from which any of the undersigned is then eligible to withdraw shares, or (2) if the Credit Union is unable to transfer shares (NOTE: Automatic transfers shall be limited to not more than three times each month) the Credit Union may treat such share drafts as a request to the Credit Union for an advance from the loan account identified sufficient to permit the Credit Union to pay such share drafts and credit the loan advance to this account.

(c) The Credit Union may pay a share draft on whatever day it is presented for payment, notwithstanding the date (or any limitations on the time of payment) appearing on the share draft.

(d) When paid, share drafts become the property of the Credit Union and will not be returned either with the periodic statement of the Account or otherwise.

(e) Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or nonpayment of a share draft.

(f) Any objection respecting any item shown on a periodic statement of this Account is waived unless made in writing to the Credit Union before the end of 60 days after the statement is mailed.

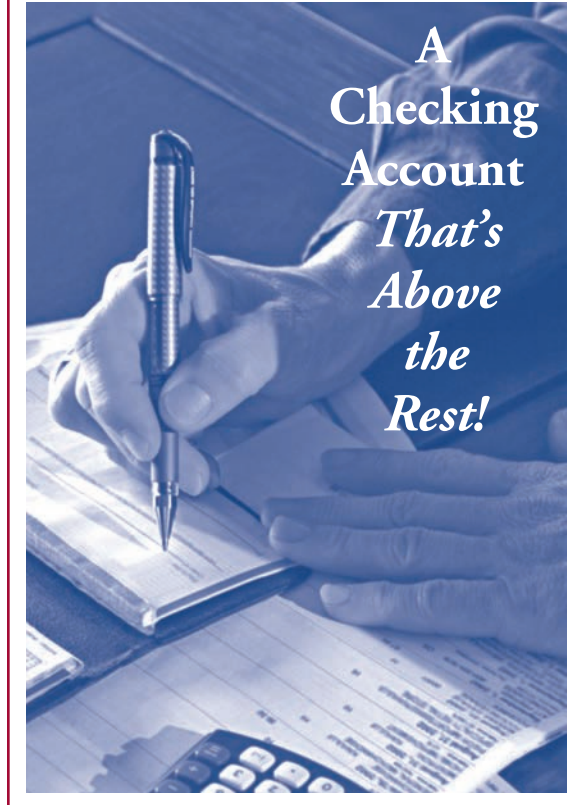
(g) This Account is subject to the Credit Union's right to require advance notice of withdrawal, as provided in its bylaws.

(h) This Account is also subject to such other terms, conditions and service charges as the Credit Union may establish from time to time.

(i) This Credit Union may require forfeiture of share draft privileges for members who overdraw six times within a one year period.

(j) If this agreement is signed by more than one person, the persons signing below shall be the joint owners of this Account which, in that event, shall be subject to the additional terms and conditions.

**SHARE DRAFT
(CHECKING)
APPLICATION**



*A
Checking
Account
That's
Above
the
Rest!*



U. OF P. FEDERAL CREDIT UNION

3900 CHESTNUT STREET
PHILADELPHIA, PA 19104-3187

(215) 898-8539

FAX: (215) 573-2163

www.uofpfcu.com

A U. of P. Federal Credit Union Share Draft Checking Account offers you a number of outstanding, money-saving features including:

- **No Minimum Balance**
- **No Per-Check Charge**
- **Instant Duplicate Share Draft Copies**
- **Overdraft Protection from savings**
- **Access Through
STAR/PLUS/ACCEL ATM's**
- **Access Via Touch Tone Teller Audio Response**
- **Free Internet Banking**
- **ATM/Debit Card Available**
- **E-Statements Available**

DEPOSITS

You may make deposits to your Credit Union Share Draft/Account by Direct Deposit, Payroll Deduction in person or by mail. No cash deposits can be accepted by mail.

OVERDRAFT PROTECTION

To cover any overdrafts, you Credit Union will automatically transfer funds from your primary Share Account to your Share Draft Account at a cost of \$3.00 per day. If money is not available in your primary Share Account to cover any overdraft it will be taken from your Line-of-Credit loan if applicable.

OTHER TRANSFERS

All other transfers which you request in person, by phone, by mail, by STAR/PLUS/ACCEL ATM or via Touch Tone Teller are FREE.

MONTHLY STATEMENTS

You will receive a monthly statement that will show your Share Draft Account activity as well as activity on all your other Credit Union accounts.

Internet Banking – Sign Up for FREE!

INTERNET BANKING/TOUCH TONE TELLER

Internet Banking and Touch Tone Teller give you access to your credit union accounts whenever and from wherever you need it. You can make transfers, check balances, track checking activity and more for FREE. You can sign up for internet banking for free on our web site at www.uofpcu.com or fill out application for touch tone teller.

STAR/PLUS/ACCEL ATM'S

Combine your new Share Draft Account with our STAR/PLUS/ACCEL ATM Card and you have access to your money from thousands of locations around the block or around the world. Sign up today.

OPEN YOUR SHARE DRAFT ACCOUNT TODAY!



To enjoy the many advantages of a Credit Union Share Draft Account, complete the attached Sign-Up Application and return it to the credit union along with the check order form.

With all the great benefits offered by our Share Draft Account, there is no need to every check anywhere else.

SHARE DRAFT ACCOUNT FEE SCHEDULE

Returned Shared Drafts:

Insufficient Funds	\$30.00
Returned Deposits	\$10.00
Copy of Draft.....	\$3.00
Stop Payment Request.....	\$25.00
Statement Reconciliation.....	\$25.00/hr.
Copy of statement	\$5.00
Automatic transfer of funds from a Savings account to a Share Draft account. (This fee will be applied against your Share Draft account).....	\$3.00 per day
ATM Withdrawal	\$1.00
Personalized Share Drafts	\$10.00 & up

(Cost varies based on style selected, prices shown are for 150 personalized share drafts.)

SHARE DRAFT (CHECKING) ACCOUNT APPLICATION APPLICANT

Account Number(s) _____
 Name _____
 Address _____
 City _____
 State _____ Zip _____
 Home Phone Number _____
 Work Phone Number _____
 Social Security # _____
 Date of Birth _____
 Employer _____

CO-APPLICANT

Name _____
 Address (if different from above) _____

 City _____ State _____ Zip _____
 Home Phone Number _____
 Work Phone Number _____
 Social Security # _____
 Date of Birth _____
 Employer _____

Signatures: By signing below, the undersigned request(s) the described services and agrees to the terms and conditions governing the services, including any fees and charges. The undersigned agree(s) that all information is accurate and authorizes the credit union to verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

Applicant's Signature _____
 Date _____
 Co-Applicant's Signature _____
 Date _____

Mail of Deliver to:
U. of P. FEDERAL CREDIT UNION
 3900 Chestnut Street
 Philadelphia, PA 19104-3187

Official Use Only

Date received _____
 Approved (Y / N) _____
 Processed By _____