

**SHARE  
ACCOUNTS**



<b>01</b>	<b>Share Savings Account</b> \$25 deposit – initial deposit to open the account. It must stay in the account until the account is closed
<b>02</b>	<b>Share Savings Account</b> Earns a dividend of 0.10% (subject to change without notice) No minimum balance required
<b>75</b>	<b>Share Draft/Checking Account</b> No monthly fee No minimum balance VISA Debit card

**HOME  
BANKING**



	View account balances, deposits, and withdrawals Transfer funds between your checking, savings, and loans Sign up for e-statements Transfer funds to another account
<b>E-STATEMENTS</b>	Sign up to receive your statements online instead of through the mail. Access your statements through home banking
<b>BILL PAY</b>	Online tool that you can use through your home banking account to send payments to pay any individual/merchant as long as they accept checks Schedule recurring or one-time only payments based on dates Review pending and past payments
<b>REMOTE DEPOSIT CAPTURE</b>	The ability to deposit a check into your bank account from a remote location, by taking a picture of the check with your mobile phone.

**DEBIT  
CARD**



<b>NOTES</b>	Debit card is mailed to your home address Call the phone number on the sticker on the front of your debit card to activate it Enter the card number and the last 4 digits of your social security number (to verify your identity), then set a new PIN
<b>DEBIT CARD FEATURES</b>	Use as credit or debit Fee free anywhere you see the Co-Op Network logo
<b>DAILY TRANSACTIONAL LIMITS</b>	20 transactions within 24 hours 10 ATM transactions (including inquiries)
<b>DAILY FINANCIAL LIMITS</b>	\$310.00 ATM \$300.00 Point of Sale
<b>LOST OR STOLEN CARD</b>	Call or text 716-665-7000 during business hours After hours, call 1-800-543-5073



<b>APP FEATURES</b>	It's <b>FREE!</b> Look for our logo. Located in the App Store
	Check your balances
	Transfer funds, within your account and to other members
	View pending transactions



<b>MOBIMONEY FEATURES</b>	Manage your Debit Card the way <b>YOU</b> want to
	It's <b>FREE!</b> Google Play & the Apple APP Store
CARD CONTROL	Turn your debit card on or off, location based, transaction type, merchant type
CARD ALERTING	Receive alerts for your balance, deposits and withdrawals. Set regions where you can use your debit card



<b>MOBILE WALLET</b>	Add your Debit Card to the following mobile wallets: Apple Pay, Google Pay, or Samsung Pay. It's <b>FREE!</b>
	Make purchases wherever VISA contactless payments are accepted, or when shopping on your device at participating merchants where you see the Apple Pay, Google Pay or Samsung Pay button
	Apple Pay is supported on iPhone 6 and above using the Apple Wallet. Google Pay is supported on Android & Apple iPhone 6 and above with the Google Pay App
	You can continue to make purchases with your VISA, even if you lose your phone

<b>AUTHORIZATION</b>	By signing, I agree to the terms and conditions of the policies listed above.
<b>STUDENT SIGNATURE</b>	
<b>DATE</b>	

