



ACCOUNT DISCLOSURES



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



	View account balances, deposits, and withdrawals View cleared checks Transfer funds between your checking, savings, and loans Sign up for e-statements Transfer funds to another account
E-STATEMENTS	Sign up to receive your statements online instead of through the mail. Access your statements through home banking
BILL PAY	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
REMOTE DEPOSIT CAPTURE	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.



NOTES	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
DEBIT CARD FEATURES	Use as credit or debit Fee free anywhere you see the Co-Op Network logo
DAILY TRANSACTIONAL LIMITS	20 transactions within 24 hours 10 ATM transactions (including inquiries)
DAILY FINANCIAL LIMITS	\$310.00 ATM \$300.00 Point of Sale
LOST OR STOLEN CARD	Call 716-665-7000 during business hours After hours call 1-800-543-5073



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



MOBIMONEY FEATURES	Manage your Debit Card the way YOU want to.
	It's FREE! 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

AUTHORIZATION	By signing I agree to the terms and conditions of the policies listed above.
STUDENT SIGNATURE	
DATE	