



Cardinals Branch

Empowered by

COPFCU

Banking on a First-Name Basis



- ✓ Savings
- ✓ Simple & Free Checking
- ✓ Mobile Check Deposit
- ✓ Nationwide Access



All deposits with COPFCU are federally insured by NCUA.



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Why Cardinals Branch?

You don't want your banking to be complicated. We don't either.

Simple & Free Checking

No minimum balance requirement. No monthly service fee.

On-the-Go Banking

Check your balance, pay bills or send money to your friends 24/7 with COPFCU mobile.

Nationwide Access

Enjoy FREE ATM transactions at over 39,000 ATMs nationwide.

- **COPFCU ATMs:** Enjoy **free unlimited transactions** at our Colerain Branch ATM, Colerain High School ATM and Northwest High School ATM.
- **PNC ATMs:** Enjoy **6 free ATM transactions** each month at any of the 15,000 PNC ATMs nationwide. Cash and check deposits may also be made to any PNC ATM that accepts deposits.
- **Co-op Shared Branching and Alliance One ATMs:** Enjoy **unlimited surcharge-free transactions** at more than 30,000 Shared Branching ATMs nationwide and nearly 5,000 Alliance One ATMs nationwide.

Mobile Check Deposit

Deposit checks at your convenience 24/7 with your smartphone or tablet.

Apple Pay®, Samsung Pay® & Google Pay®

Make payments at thousands of stores and inside apps with the touch of your finger.

Pay Anyone

Send money to anyone you know using their mobile number or email address.

3550 Springdale Road ~ Cincinnati, OH 45251 ~ (513) 385-4808

*Parent/Guardian must be joint on all accounts when account holder is under the age of 18.



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To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. **What this means to you: when you open an account, we will ask for your name, address, date of birth, Social Security Number/TIN and other information that will allow us to identify you. We will also ask to see your driver's license or other identifying documents.**

Cardinals Credit Union Membership Application

Return to Student Branch with: (1) a copy of photo ID or Driver's License for student and parent/guardian and (2) minimum \$5.00 deposit to open membership.

Credit Union Member # _____ (assigned by credit union)

Referred by _____

Student _____	SS# _____	Date of Birth _____
Address _____	City/State/Zip _____	
Home Phone _____	Cell Phone _____	
Email Address _____	DL or ID# _____	State _____
Parent/Guardian _____	SS# _____	Date of Birth _____
Address _____	City/State/Zip _____	
Home Phone _____	Cell Phone _____	
Email Address _____	DL or ID# _____	State _____

Parent / Guardian Authorization

Parents please check the accounts that you are giving your student permission to open with Cardinals Credit Union and sign below.

- | | |
|--|--|
| <input checked="" type="checkbox"/> Savings Account - \$5.00 Deposit to Open | MasterCard Debit Card |
| <input type="checkbox"/> Simple & Free Checking - \$25 Deposit to Open | <input type="checkbox"/> NWHS Branded Debit Card |
| | <input type="checkbox"/> COPFCU Branded Debit Card |

*Please Note that a Savings Account is required for membership.

As a legal parent/guardian, I give consent for my son/daughter to open an account in the name of _____ (Child's Name), a minor. In addition, I hereby request to be a Joint Account-Owner and assume full responsibility, as parent/guardian, for all transactions and charges related to or imposed on the account prior to my child reaching age eighteen.

I have read and fully understand the "General Terms and Conditions" and the "Account Terms and Conditions" of my account(s) with Cardinals Credit Union.

Student's Name (Print) X Student's Signature _____ Date _____

Parent's Name (Print) X Parent's Signature _____ Date _____

I hereby make this application for membership in the Cardinals Credit Union, a division of COPFCU. I have read the membership and account agreements and, if accepted, I agree to comply with these terms and any amendments thereto, and to subscribe to at least one share. Under penalties of perjury, I certify that: 1) the numbers shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), 2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am not longer subject to backup withholding, and 3) I am a U.S. person (including a U.S. resident alien).



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Account Terms and Conditions

SAVINGS ACCOUNT

- A minimum deposit of \$5.00 is required to open a savings account.
- Your account will earn dividends at a rate/APY of .05% once your account reaches \$50 or more during the month. Rate and APY are subject to change. Dividends are calculated using the daily balance method. This method applies a daily periodic rate to the collected balance in the account each day. Dividends will be credited on the last business day of the month.
- If your account balance falls below \$5.00, you must make a deposit to bring it back to the minimum balance requirement of \$5.00.
- If your account reaches a zero balance, it will be closed.

SIMPLE & FREE CHECKING ACCOUNT

- We ask for a deposit of \$25 to open a checking account.
- There is no minimum daily balance requirement on the account.
- A MasterCard Debit Card may be issued with the account.
- A fee of \$27.00 will be charged for any insufficient funds items on the account.
- You may perform free unlimited transactions each month at our Colerain Branch ATM, Colerain High School ATM, and Northwest High School ATMs; up to 6 Free ATM withdrawals per month at any of the 15,000 PNC ATMs nationwide; and unlimited surcharge-free transactions at more than 30,000 Shared Branching ATMs nationwide and nearly 5,000 Alliance One ATMs nationwide. Cash and check deposits may also be made to an PNC ATM that accepts deposits.

CHECK CASHING

- Unless you have a balance in your account to cover a check, a hold may be placed on your account for five (5) business days.
- A maximum withdrawal of \$50 will be allowed at the kiosk; the remaining balance will be deposited into your account.
- In the event that a check is cashed or deposited at the credit union and the check presented is returned for non-sufficient funds (NSF), a service charge of \$27.00 will be assessed to the **writer of the check**. The depositor's account will promptly be debited for the amount of the returned check.

E-STATEMENTS

- E-Statements are the standard form of statement delivery for all COPFCU members.

SPECIAL CERTIFICATES ARE AVAILABLE WITH THESE ACCOUNTS—ASK FOR DETAILS!



All deposits with COPFCU are federally insured by NCUA.