MUTUAL SECURITY
Your Community Credit Union

Ultimate Checking Account Application / Change Form

❑ New Account

❑ Change Checking Account
❑ Classic ❑ Advantage ❑ Preferred

Primary Applicant Name *(Last, First, MI)*	MSCU Account Number
Home Address *(Street/City/State/Zip)*	Daytime Phone
Valid* Email *(REQUIRED)*	Evening Phone

I would like a

❑ VISA Bonus Check Card

❑ VISA Bonus Check Card for Joint Owner

Joint Applicant Name *(Last, First, MI)*	Daytime Phone
Home Address *(Street/City/State/Zip)*	Evening Phone
Valid* Email *(REQUIRED)*	

*Valid Email Address - Email address must be valid and active in order to qualify for Ultimate Checking. Should your email address change, please contact us at 1-800-761-2400 or visit your local branch immediately. By providing your email address you give us permission to email you that you Statement is available and any other marketing or account information. If you wish to not receive marketing information from us, please mail us at Mutual Security Credit Union, PO Box 2489, Shelton, CT 06484-1489, or call 1-800-761-2400.

IMPORTANT - PLEASE READ:

To qualify for high-yield interest and ATM Surcharge fee refunds, you must meet 3 requirements during each qualification cycle.

1. Twelve (12) non-PIN check card purchases posted per qualification cycle. (Signature and Internet purchases are included. ATM and Pinned transactions are not included.)
2. Receive eStatements monthly.
3. Direct Deposit **or** one ACH Automatic Debit **or** make one online bill pay using MemberPay® posted per qualification cycle.

The qualification cycle means a period beginning after 8:00 PM EST on the second business day prior to month end through 8:00 PM EST of the second business day prior to the following month end. Your 12 non-PIN check card purchases and your Direct Deposit or ACH Debit or online bill pay using MemberPay® must post during the qualification cycle. Federal Holidays may affect this schedule. Please check our website at www.mscu.net, call us at 1-800-761-2400, or visit a branch office for actual qualification dates.

You will receive ATM fee refunds of up to $15 per statement cycle when requirements are met. ATM fees over $4.99 per transaction are not refunded. ATM fees are refunded at the end of each statement cycle if requirements are met.

Annual Percentage Yield (APY) accurate as of _____. Minimum deposit to open account is $50. Rate tiers are as follows: Ultimate rate of _____% APY applies to balances of $0.01 - $25,000 and _____% APY paid on balances over $25,000 per statement cycle when requirements are met. Base rate of _____% APY will be earned on all balances if requirements are not met. Rates are subject to change at anytime. Fees may reduce earnings.

How did you learn about Mutual Security Credit Union?

☐ **Friend or Family** ☐ **Newspaper** ☐ **Radio** ☐ **Television** ☐ **Internet** ☐ **Other**_____

I UNDERSTAND AND AGREE TO THE TERMS OF THE ULTIMATE CHECKING ACCOUNT:

X_____
Primary Applicant Signature **Date**

X_____
Co-Applicant Signature **Date**