



Media Members FCU

U of P Credit Union



**Membership
Information and Application**



Media Members FCU
U of P Credit Union

About U of P CU

U of P Credit Union is a member owned, not-for-profit financial institution that exists to provide superior financial products and services to current and former University of Pennsylvania employees and their families. You may join if you are employed by the University of Pennsylvania, University of Pennsylvania Health Systems (or its affiliated institutions), The Wistar Institute, or The Children's Hospital of Philadelphia. Immediate family members are eligible.



Benefits of Membership

We are member owned.

Our members are our shareholders. That means we work for you. We care about your financial future and provide expert advice. Your wellbeing is a reflection of our own.

We make it easy.

Quick and convenient, that is the way you want things. Through Online Banking and Bill Payer, ATM transactions and fast, friendly in-person service that is the banking experience we deliver.

We help you save.

We are all about putting money back in your pocket.

We know you by name and why that matters.

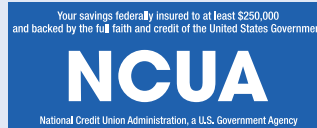
Every U of P CU member has individual financial needs and goals. We make it a point of knowing these things about you so we can help you make the most of your money.

We save you more than money.

We also save you hassle and confusion. Our measure of success is not profit; it is member satisfaction; saving you money and time for things that matter most in life.

We focus on security in everything we do.

Trust is essential in a banking relationship. We ensure your money is safe.



Deposit Products

Share (Savings) Account

When you open a savings account with U of P CU, not only do you get a competitive dividend rate, you also own a share in the business. That is why we call savings accounts "Share Savings Accounts." Access your money whenever you like online, by phone, at an ATM, or in-person.

- ✓ Minimum balance of \$5.
- ✓ No fees.
- ✓ Free ATM/Debit Card.
- ✓ Choose from an individual account, joint account.

Holiday and Vacation Club Share Account

Do you have a perfect holiday gift in mind, or a vacation that you have always dreamed of taking? U of P CU can help you create a savings plan that will make your dream a reality through our Club Share Accounts.

Share Draft (Checking) Account

Open a Share Draft Checking Account and start managing your daily banking with U of P CU hassle free.

- ✓ Direct Deposit.
- ✓ Transfer funds, and check account balances.
- ✓ Free ATM/Debit Card.
- ✓ Pay bills online.

Money Market Account

Make your savings grow faster with a U of P CU Money Market Account. Enjoy competitive dividend rates while maintaining the flexibility to access your money whenever you need it.

- ✓ Minimum of \$2,000.00.
- ✓ Dividends paid monthly.

Share Term Certificates

Are you concerned about volatility in the stock market?

Certificates of Deposit (CD's), what we also call Share Term Certificates, provide a great short-term investment option.

- ✓ Various Terms.
- ✓ Competitive Rate of Interest.
- ✓ Minimums may vary.

Individual Retirement Account

Take the worry out of retirement by starting to save for it today. A major benefit to an IRA is that it allows your money to grow tax deferred and sometimes tax-free! This means more for your retirement.



Loan Products

First Mortgages

U of P CU partners with State Financial Network to bring our members the very best in mortgage rates and services. Whether buying a new home or refinancing your existing mortgage, we have excellent options for you. Apply with our easy online application.

Home Equity Loans

Your home is your biggest investment. Get more out of the equity you have accumulated with a Home Equity Loan. Use either for home improvements, bill consolidation, a major purchase and more.

Credit Cards **VISA**

✓ Low rates and minimal fees.

New and Used Auto Loans

U of P CU provides a full suite of Auto Loans for all your transportation needs.

- ✓ Flexible rates and terms.
- ✓ See us before you shop for your new vehicle for pre-approval.

Student Loans

Education is expensive. It is also likely the most important investment you will ever make for yourself or your children. We are here to help with a flexible student loan that answers the question, "How will we pay for this?"

- ✓ Easy link to Sallie Mae.

Personal Loans

Sometimes you just need a little extra cash, whether it be for an emergency, a vacation, or to consolidate bills. U of P CU's line of Personal Loans is just the solution.

Our U of P CU Personal Loan features:

- ✓ Flexible rates and terms.
- ✓ Online application.





Media Members FCU U of P Credit Union

Membership Application

ELIGIBILITY: You are eligible to join U of P CU if you are employed by the University of Pennsylvania; University of Pennsylvania Health Systems (or its affiliated institutions), The Wistar Institute, or The Children's Hospital of Philadelphia. The following persons associated with employees of the above organizations are also eligible to join: spouse, children, siblings, parents, grandparents, grandchildren, step-children, step-parents, step siblings, and adopted children. Non-related persons who live in the same household as a member are also eligible to join.

Work/Employer **Family** _____
Name of family member Relationship

How did you learn about U of P CU? _____

Primary Name _____ Months at present address _____

Home Address: Street _____ City _____ State _____ Zip _____

Previous home address (if less than 60 months): Street _____ City _____ State _____ Zip _____

Phone (H) _____ (W) _____ (Cell) _____

Date of Birth _____ Social Security Number _____ E-mail address _____

Identification Type _____ ID# _____ State _____ Issue Date _____ Expiration Date _____

Employer _____ # months employed _____ Title _____

Street _____ City _____ State _____ Zip _____

Mother's Maiden Name _____

I/We authorize MMFCU/U of P CU to issue/establish the following services and agree to the terms and conditions in the Disclosure.

- ATM/Visa Debit Card** and agree to the terms and conditions in the Disclosure
- Share Draft (Checking) Account.** Please order _____ basic checks (for a fee)
- Overdraft Privilege Services** and agree to the terms and conditions in the Disclosure
- Christmas Club Account** _____ Amount of Payroll Deduction (If Applicable)
- Vacation Club Account** _____ Amount of Payroll Deduction (If Applicable)
- Money Market Account** and agree to the terms and conditions in the Disclosure
- IRA Account** and agree to the terms and conditions in the Disclosure
- Share CD** and agree to the terms and conditions in the Disclosure

Return completed application to:
U of P Credit Union
3131 Walnut Street
Philadelphia, PA 19104
Phone: 215-898-8539
Fax: 215-573-2163
UofPandMMFCU.com

Member's Signature _____ Date _____

(Please sign on reverse side)

Overdrafts and Overdraft fees

What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to deposit another account, which may be less costly than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We will not authorize and pay overdrafts for the following types of transactions without your consent.

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Media Members FCU / U of P Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$35 each time we pay an overdraft
- There is no limit per day on the total fees we can charge you for overdrawing your account

What if I want Media Members FCU / U of P Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, Call 215-898-8539, visit our website at www.UofPandMMFCU.com, complete the form below and present it at a branch or mail it to: 3131 Walnut Street, Philadelphia, PA 19104. You can revoke your authorization for Media Members Federal Credit Union to pay these overdrafts at any time by any of the above methods. Your revocation must include both your name and your account number so that we can properly identify your account.

I do not want Media Members FCU / U of P Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want Media Members FCU / U of P Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Date: _____

Account Number: _____

Please complete and tear on perforated line

Joint Share Account Agreement *Not Transferable

U of P CU is hereby authorized to recognize any of the signatures subscribed below in the payment of funds or the transaction of any business for this account. The joint owners of this account hereby agree with each other and with said credit union that all sums now paid in on shares, or heretofore or hereafter paid in on shares by any or all of said joint owners to their credit as such joint owners with all accumulations thereon, are and shall be owned by them jointly, with right of survivorship and be subject to the withdrawal or receipt of any of them, and payment to any of them or the survivor or survivors shall be valid and discharge said credit union from any liability for such payment. The joint owners also agree to the terms and conditions of the account as established by the credit union from time to time. The right or authority of the credit union under this agreement shall not be changed or terminated by said owners, or any of them except by written notice to said credit union which shall not affect transactions theretofore made.

Any or all of said joint owners may pledge all or any part of the shares in this account as collateral security to a loan or loans from this credit union.

 Joint Owner Name Months at present address

 Home Address: Street City State Zip

 Previous home address (if less than 60 months): Street City State Zip

 Phone (H) (W) (Cell)

 Date of Birth Social Security Number E-mail address

 Identification Type ID# State Issue Date Expiration Date

 Employment Status Employer # months employed Title

 Street City State Zip

 Name

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 for you: When you open an account we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. All applications are subject to eligibility and Credit Union approval.

Media Members Federal Credit Union operates some branches under its name and some branches under a trade name U of P Credit Union or a variation thereof. U of P Credit Union is a division of Media Members Federal Credit Union. No matter what branch you may use, you acknowledge that you are a member of one credit union, Media Members Federal Credit Union, and have the protection of the share insurance of that one credit union.

Taxpayer Certification

Under penalty of perjury, I certify (1) that the number shown on this card is my correct taxpayer identification number and (2) that I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service has notified me that I am no longer subject to backup withholding. The IRS does not require the taxpayer to agree to the contractual provisions included on this form and (3) I am a U.S. person (including a U.S. Resident Alien).

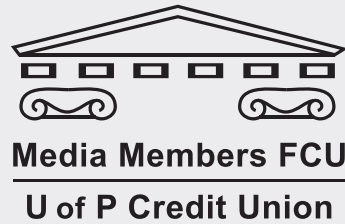
I hereby make application for membership in and agree to conform to the Bylaws, as amended, of U of P CU (the "Credit Union"). I certify that: I am within the field of membership of this Credit Union; the information provided on this application is true and correct; and my signature on this card applies to all accounts under my name at this Credit Union. (I have received disclosure for any Credit Union accounts I now have and agree to the terms and conditions set forth for those and any future accounts. I also agree the Credit Union may change these terms and conditions from time to time. This account may not be pledged, transferred, or assigned to any party other than the Credit Union.) Credit Union has the ability to close account if you did not qualify for membership at the time of account opening. I also agree to be bound to the terms and conditions of any account that I have in the Credit Union now or in the future.

 Member's Signature Date

 Joint Owner Member's Signature Date

FOR CREDIT UNION USE ONLY	
Date of Membership _____	Opened/Approved by: _____

Federally Insured by NCUA.



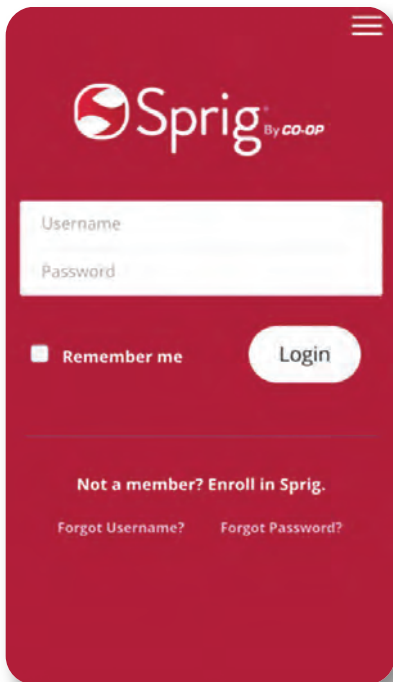
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Insurance Products

- ✓ Accidental Death and Dismemberment Insurance (AD&D).
- ✓ Whole and Term Life Insurance.
- ✓ Automobile and Home Insurance.
- ✓ Debt protection.

SPRIG by CO-OP

- ✓ 24/7 access – Mobile App
- ✓ Check your balance on any account.
- ✓ Get a listing of your latest transactions.
- ✓ Verify that checks cleared, transfer funds, or make payments.
- ✓ Remote Deposit Capture.



Online Banking

- ✓ Manage your accounts 24/7 free of charge.

Direct Deposit

- ✓ Save time and feel secure.
- ✓ Added convenience with no charge or fee.
- ✓ Easy to set up.

Bill Payer

- ✓ Save your stamps and your time by managing your bills online at your convenience.
- ✓ Set up recurring payments or just make one-time payments.
- ✓ Make electronic transfers, verify pending payments, and review payment history.

Shared Branching / CO-OP Network

- ✓ Access your accounts thru CO-OP's network for added convenience with over 5,000 branches and 30,000 surcharge free ATM's nationwide.
- ✓ Visit www.co-opcreditunions.org to find a branch or ATM near you.
- ✓ Make deposits, withdrawals, transfers and payments.
- ✓ Download iPhone or Android Branch Locator applications.



³TruStage™ Life Insurance is offered by TruStage Insurance Agency, LLC and issued by CMFG Life Insurance Company. The insurance offered is not a deposit and is not federally insured or guaranteed by your credit union. LIFE-1112-8F55. All Coverage is reduced by 50% at age 70 and older. This reduction also applies even if you have attained the age of 70 when you first obtain coverage. The family plan protects spouse and children at a percentage of your coverage amount.

⁴TruStage™ Auto and Home Insurance program is offered by TruStage Insurance Agency, LLC and issued by leading insurance companies. Discounts are not available in all states and discounts vary by state. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union. MAH-1112-4AA6



Additional Services

Family Membership	Holiday Loans
Regular Shares	Debt Consolidation Loans
Share Drafts	New and Used Auto Loans
CD'S	Second Chance Auto Financing
Courtesy Pay	First Mortgage Loans
IRAs	Home Equity Loans
Holiday/Vacation Clubs	Payroll Deduction
VISA Debit Cards	Direct Deposit
VISA Credit Cards	Debt Protection
Money Market Accounts	Virtual Branch
Money Orders	Online Bill Pay
Personal Loans	Shared Branching
EZ Loans up to \$2,500	Sprig (Mobile Banking)
Computer Loans	Sallie Mae Student Loans
Tuition Loans	Teller Line/ Audio Response
Vacation Loans	



Media Members FCU

U of P Credit Union

U OF P BRANCH (MAIN)

3131 Walnut Street, Philadelphia, PA 19104
P: 215-898-8539 F: 215-573-2163

MARKET STREET BRANCH

801 Market Street, Philadelphia, PA 19107
P: 215-854-4460 F: 215-854-2824

CONSHOHOCKEN BRANCH

800 River Road, Conshohocken, PA 19428
P: 610-292-6762 F: 610-292-6737

w: UofPandMMFCU.com e: info@UofPandMMFCU.com

