

Office Locations and Hours

■ Main Office

240 Briarwood Drive, Jackson, MS 39206
8:00 am - 4:30 pm Mon., Tues., Thurs.
10:00 am - 4:30 pm Wed.
8:00 am - 5:30 pm Fri.

■ VA Medical Center

1500 East Woodrow Wilson, Jackson
8:00 am - 4:00 pm Mon., Tues., Thurs., Fri.
10:00 am - 4:00 pm Wed.

■ Castlewoods Service Center

139 Plaza Drive, Brandon
9:00 am - 6:00 pm Mon., Tues., Thurs., Fri.
10:00 am - 6:00 pm Wed.

■ Shared Service Centers

Visit www.cuservicecenter.com to find a Shared Service Center near where you work, live or travel.

MagFCU ATM Locations

- Main Office, Briarwood Drive* – Drive Through
- Main Office, Briarwood Drive – Lobby
- VA Medical Center* – First Floor Lobby
- Castlewoods Service Center* – Drive Through
- Federal Building – First Floor Lobby
- River Oaks Hospital – Vending Area
- St. Dominic Hospital* – Medical Mall (East End)
- VA Regional Office – First Floor
- CU-24® ATMs** – visit www.cu24.com or call 1-888-495-CU24 for other locations
- Dolphin ATM Alliance locations – www.dolphindebit.com/atm_alliance.asp

* Accepts MagFCU deposits

** Full-service machines will accept MagFCU deposits



Magnolia Federal Credit Union's Menu of Services

- First Mortgage Loans
- Second Mortgage Loans
- Home Equity Loans
- Home Equity Line-of-Credit Loans
- Auto Loans
- Boat, RV, & Motorcycle Loans
- Computer & Furniture Loans
- Savings Secured Loans
- Student Loans
- Signature Loans
- Personal Line-of-Credit Loans
- Visa® Credit Cards
- Visa® Gift Cards
- Visa® Reloadable Prepaid Cards
- Shared Branches
- Money Market Accounts
- Share Certificates
- Individual Retirement Accounts
- Share Savings Accounts
- Health Savings Accounts
- Christmas Club Accounts
- Vacation Club Accounts
- Checking Accounts
- Advantage Express Visa® Check Cards
- ATM Cash Cards
- TOTAL ACCE\$\$ Bill Payment Service
- TOTAL ACCE\$\$ 24-Hour Telephone Teller
- TOTAL ACCE\$\$ Online Banking
- Pre-Approved Financing
- Web Carbook® Auto Pricing
- Auto Protection Program
- Auto & Homeowner's Insurance
- Electronic Tax Filing Service
- CUNA Mutual Insurance Services
- Identity Theft 911® Resolution Services
- Direct Deposit
- Payroll Deduction
- Drive-up Tellers
- Automated Teller Machines
- Night Depository
- Travelers Cheques
- Money Orders
- Wire Transfers
- Cashier's Checks
- Notary Service
- Vacation Discounts
- U.S. Savings Bonds
- Safe Deposit Boxes



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union administration, a U.S. Government Agency.



ATM Services

THOUSANDS OF SURCHARGE-FREE ATMS!

Fast Cash
24 Hours
A Day



ATM Service

Magnolia Federal Credit Union's Automated Teller Machine (ATM) service provides you with "around-the-clock" surcharge-free access to your MagFCU account at thousands of ATMs nationwide.

24-Hour Access

Your ATM card can perform your most vital financial transactions any time, day or night:

- Withdraw up to \$500 per day from your Share Draft Checking or Share Savings accounts.
- Pay for purchases, even get "cash back," from your Share Draft Checking Account at Point of Sale (POS) terminals.
- Advance your Line-of-Credit Loan.
- Transfer funds between your accounts.
- Check the balance of your accounts.

Fees

- No issuance fee or monthly service fee
- Perform surcharge-free transactions at all MagFCU ATMs as well as other ATMs displaying a MoneyPass®, Dolphin ATM Alliance®, or any CU24 HERE® network logo.
- Only \$1.00 for each ATM transaction performed at any other ATM machine (this fee waived for members 55+).*

Convenience

Your ATM card serves as the perfect complement to existing MagFCU services, offering you the convenience of nationwide service while providing you the unique savings advantages offered by your local credit union.

Your MagFCU ATM card operates in conjunction with PLUS®, PULSE®, MoneyPass®, Dolphin ATM Alliance®, and any Credit Union 24® (CU24®) network systems. Wherever you see these symbols you are assured of instant access to your MagFCU accounts.

* Additional machine owner surcharges may apply



ATM Cardholder Agreement

Dear Cardholder:

This is your contract. Please read it and keep it for your records because when you sign the card request form, you've agreed to its terms. We agree to follow them, too.

The ATM CARD(S) (herein called "Card") is issued by or on behalf of the Institution identified herein to the Member(s) for use with such account(s) (each referred to as "Account") as described in the member card request form upon and subject to the following terms and conditions.

1. If Member's Account(s) is a joint account, Member hereby specifically authorizes any joint account holder of his to use the Card.
2. The Card is the property of the Institution, which may revoke, limit or suspend its use, or issue a new one at any time without prior notice. The Member will stop using the Card and return it to the Institution immediately upon request. The Card may be automatically impounded at a terminal at any time.
3. Member is responsible for the use of the Card. Member will not authorize or permit any person, except an authorized joint account holder, to use the Card. Member will not disclose his Personal Identification Number ("PIN") to any person other than a joint account holder, and he agrees to keep the Card and PIN separated and to take other reasonable steps to assure that in the event the Card is lost or stolen, the finder or thief will not also obtain the PIN.
4. Member authorizes the Institution to charge his Account as indicated when the Card is used by Member or any other person, except as otherwise provided in this Agreement. If any Account is owned jointly with another person, this Agreement is fully binding on all joint account holders, and all authorizations and obligations contained herein shall be joint and several, notwithstanding the terms and conditions of any other agreement with the Institution.
5. Member will not overdraw his Account unless he has pre-existing overdraft agreement with the Institution; and if he does have such an agreement, Member will not withdraw more than the funds remaining in his overdraft line of credit. Member will immediately pay any unauthorized overdraft without notice or demand.
6. Card transactions are governed by the Agreement and the terms that apply to any account affected by such transactions, including such agreements, charter, bylaws, rules and regulations as well as any applicable laws. Any credit union business transacted by the use of the Card is not consummated until the Institution has verified and processed the transaction on its records according to its usual credit union practices, regardless of any receipt produced at the time of the transaction.
7. The Institution makes no claims or warranties with respect to the equipment or the system, and the Institution shall not be liable for any failure or malfunction of the equipment or system, except as specifically provided by law. Member will examine his periodic statements from the Institution promptly and report any errors or unauthorized transfers. Member will notify the Institution immediately if he believes the Card has been lost or stolen or that someone may have discovered his PIN. Member liability for unauthorized transactions is limited as provided by law.
8. The Institution has the right to limit the frequency or amounts of withdrawals or to institute fees for Cards or transactions or to change its policies regarding these matters at any time without amending this Agreement, and Institution may charge Member's Account for such fees. Current limits and fees, if any, are contained in the disclosure statement which is contained in this brochure. Institution also has the right to establish other terms and conditions pertaining to the use of the Card and to change the terms and conditions set forth herein or so established, by mailing advance written notice thereof to Member at the address shown on the records of the Institution.
9. Whenever used herein, the masculine pronoun shall refer with like effect to the feminine, and, if any Account is a joint account, the singular person, whenever used herein in relation to Members, shall be read as plural.
10. Member may cancel this Agreement at any time by notifying the Institution in writing and returning the Card cut in half. In that event, all rights and obligations for any transaction that occurs before Institution receives notice of cancellation shall be determined by this Agreement.
11. Refer to current schedule of fees for ATM fees that may apply.

Security

Treat your ATM card just as you would cash or credit cards. You will be issued a Personal Identification Number (PIN) with your ATM card. Memorize your PIN. This number is strictly confidential, so only you will be able to use your card. Do not carry the number in written form, and do not disclose the number to anyone. If your card is lost or stolen, please report it to the credit union immediately.

Apply Now

To begin enjoying MagFCU's around-the-clock financial convenience simply complete, sign, detach and return this request form. We will process your request and have it delivered to you right away.

ATM Card Application

I hereby request that Magnolia Federal Credit Union's ATM card(s) be issued, that such card(s) be validated and a Personal Identification Number (PIN) be provided, for the (joint) account(s) and the (joint) account holder(s) designated herein. The retention or use of such card(s) shall be governed by the printed terms and conditions of Magnolia Federal Credit Union's ATM Cardholder Agreement and such other terms and conditions, or amendments thereto, as may be established from time to time by the Credit Union and communicated in writing to me.

Name _____

Address _____

City _____ State ____ Zip _____

Name of Joint Account Holder _____

Share Savings Account Number _____

Signature _____ Date ____ / ____ / ____

Drop off your completed application at any MagFCU location or mail to: Magnolia FCU / 240 Briarwood Dr. / Jackson, MS 39206.

