

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



TOTAL ACCE\$\$ Electronic Services Disclosure Statement

Account Access. You may access your account using TOTAL ACCESS Electronic Services any time, seven (7) days a week, twenty-four (24) hours a day using a touch-tone telephone or via the Internet at www.magfedcu.org. There may be some down time for data processing maintenance.

Information. You may perform account balance inquiries, transfer funds between accounts, withdrawals by check, account history inquiries, account information inquiries and loan information inquiries.

Withdrawals by Check. You may withdraw funds from your account or request a Line of Credit loan advance by check. All check withdrawals will be made payable to the primary account holder and mailed only to the address on file.

Periodic Statement. You will receive a monthly statement on your account unless there are no transactions in a particular month in which event you will receive a statement at least quarterly.

Errors. In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

(1) Tell us your name and account number (if any).

(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this we will recredit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or questions in writing and we do not receive it within 10 business days, we may not recredit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is an error.

If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

Business Days. Our business days are Monday through Friday, excluding credit union holidays.

Your Liability. Tell us AT ONCE if you believe your access code has been lost, stolen, or otherwise compromised. Telephoning is the best way of keeping your possible losses down. You could lose all of the money in your account (plus your maximum overdraft line of credit). If you tell us within two business days, you can lose no more than \$50 if someone used your card without your permission.

If you do not tell us within two business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you can lose as much as \$500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

To Report Lost or Stolen Access Code. If you believe your access code has been lost, stolen or otherwise compromised or that someone has or may make an unauthorized transfer, loan advance, or withdrawal from your account, call or write us at the telephone number or address listed in this brochure.

Liability for Failure to Make Transfers and/or Withdrawals. If we do not complete a transfer, loan advance, or withdrawal to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages resulting from this failure to act. However, there are some exceptions. We will not be liable: 1) If through no fault of ours, you do not have available funds to make the transfer and/or withdrawal, 2) If the system was not working properly and you knew of the breakdown when you started the transaction, 3) If the TOTAL ACCESS Electronic Services system fails to perform your transaction due to a mechanical or software malfunction beyond our control, 4) If your account is flagged for a lost/stolen access code or unauthorized transaction on the account, 5) If circumstances beyond our control, such as, fire or flood, prevent the transaction despite reasonable precautions we have taken, 6) Any other exceptions related to other agreements we may have with you.

Termination or Amendments. Access to TOTAL ACCESS Electronic Services may be denied or terminated at any time. If your access to TOTAL ACCESS Electronic Services is denied or terminated, you will be notified in writing as to the reason. We may amend the terms of this agreement after required written notification. (Notices will be mailed at least 21 days prior to any changes.)

You may cancel this agreement at any time by notifying the credit union in writing. In that event, all rights and obligations for any transaction(s) that occur before the credit union receives notice of cancellation shall be determined by this agreement.

Miscellaneous. All credits for items are provisional and accepted subject to the provisions of the Uniform Commercial Code. Except as governed by Federal Law, this agreement shall be construed and governed in accordance with the laws of the state of Mississippi.

Account Information. We may disclose information to third parties about your account or the transactions you make: 1) When it is necessary for completing transfers or, 2) In order to verify existence and condition of your account for a third party such as a credit bureau or merchant, or 3) In order to comply with government agency or court order, or 4) If you give us written permission.

Transfer Charges. We will not charge you any special fees for using our TOTAL ACCESS Electronic Services service or for any electronic funds transfer service other than normal service charges for share and deposit account. We, however, reserve the right to institute charges in the future.

Limitations. This institution has the right to limit the frequency or amounts of withdrawals.

Important Information about TOTAL ACCE\$\$:

- **No-fee Service.** It costs nothing for the use of this service.
- **Share and Loan IDs Required.** The system operates using Share and Loan ID numbers. ID numbers are listed on your MagFCU statement of account. For a list of your Share and Loan IDs, select "Balance Inquiries" (1) from the main menu, then choose "For Open Share List" (5) or "For Open Loan List" (6). Please make a note of these IDs.
- **No Decimal Points.** You cannot enter decimal points in dollar amounts. Simply enter all digits including cents. Enter \$350.25 by pushing 35025.
- **Entering Dates.** Enter dates in month, day, year sequence. Enter February 14, 2005 by pushing 021405.
- **Check Withdrawals.** Checks are processed each business day and are mailed the following business day. Checks are mailed to the address currently on file.
- **Immediate Posting.** All transactions are posted immediately to your account and appear on your MagFCU statement of account.
- **Limit on Transfers from Savings.** In compliance with federal regulations, transfers from Savings Accounts to other accounts are limited to six per month.
- **Downtime.** Occasionally the system is down for maintenance. The system will automatically indicate that it is unavailable and will ask you to try your call again later.
- **Minimum Withdrawals** There is a \$25.00 minimum for transfers or check withdrawals from your Savings Accounts, Checking Accounts or Loans.
- **Operator Assistance.** Operator assistance is available during regular business hours only.
- **To End Your Call.** You can end your call anytime by pressing the asterisk (*).



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.



Electronic Services

Access Your Account Anytime Day or Night



■ **Access Your Account Anytime,
Day or Night**

Welcome to TOTAL ACCE\$\$

If you have a touch-tone telephone or Internet access you can access your Magnolia Federal Credit Union account(s) anytime, day or night — so you can conduct your financial business at your convenience!

There is no fee for using TOTAL ACCE\$\$ so, use it as often as you like to keep up with your credit union accounts.

With TOTAL ACCE\$\$ You Can:

- Obtain share and loan balances and account histories
- Verify deposits
- Transfer funds between savings, checking, and loans
- Perform withdrawals by check
- Advance your line-of-credit
- Find out which checks have cleared
- Place a stop payment on a check
- Check dividends earned and interest paid
- Verify direct deposit and payroll postings
- Apply for a loan online
- View eStatements and check images online
- And much, much more!

Getting Started

■ **Step 1: Complete the attached application and return it to the Credit Union.** Your account must be set up with a special code for TOTAL ACCE\$\$ service.

■ **Step 2: Establish your access code.** One access code is all you'll need to access both Telephone Teller and Online Banking. A temporary access code will be randomly generated and mailed to you upon receipt of your completed TOTAL ACCE\$\$ application unless you apply for this service in person.

■ **Step 3: Begin using TOTAL ACCE\$\$.**

For Telephone Teller service simply dial 601-977-8300 or 1-800-997-7919 on any touch tone phone and select "Automated Services" (option 4) from the selection menu or enter extension 3-3-6.

For Online Banking simply visit www.magfedcu.org; click on the "Online Banking" button; and enter your account number and access code where indicated.

Note: If you have "Call Waiting" as a feature on the phone line you will be using to access Online Banking, please be sure to disconnect it. If it is not disabled, an incoming call may interrupt your connection.



TOTAL ACCE\$\$ Telephone Teller Menu Options

Main Menu:

■ **For Balance Inquiries Press 1**

- For savings balance Press 1
- For checking balance Press 2
- For share balance Press 3
- For loan balance Press 4
- For open share list Press 5
- For open loan list Press 6
- For share balance on a specific date Press 7
- For loan balance on a specific date Press 8
- To speak to an operator Press 0
- To go back to the previous menu Press #
- To end the call Press *

■ **For History Inquiries Press 2**

- For last payroll deposit Press 1
- For last deposit Press 2
- For share history Press 3
- For loan history Press 4
- For deposit history Press 5
- For recent transaction activity Press 6
- For check history Press 1
- For ATM history Press 2
- For ACH history Press 3
- For payroll history Press 4
- For loan payment history Press 5
- For debit card history Press 6
- For point of sale (POS) history Press 7
- To speak to an operator Press 0
- To go back to the previous menu Press #
- To end the call Press *
- To speak to an operator Press 0
- To go back to the previous menu Press #
- To end the call Press *

■ **For Withdrawals Press 3**

- For savings withdrawal Press 1
- For checking withdrawal Press 2
- For share withdrawal Press 3
- For loan advance Press 4
- To speak to an operator Press 0
- To go back to the previous menu Press #
- To end the call Press *

■ **For Transfers Press 4**

- For savings-to-checking transfer Press 1
- For checking-to-savings transfer Press 2
- For share-to-share transfer Press 3
- For loan-to-savings transfer Press 4
- For loan-to-checking transfer Press 5
- For loan-to-share transfer Press 6
- For savings-to-loan transfer Press 7
- For checking-to-loan transfer Press 8
- For share-to-loan transfer Press 9
- To speak to an operator Press 0

- To go back to the previous menu Press #
- To end the call Press *

■ **For Checking Information Press 5**

- For checking balance Press 1
- For check number inquiry Press 2
- For check history Press 3
- For check copy request Press 4
- For check stop-payment Press 5
- For check number range Press 7
- For debit card history Press 8
- To speak to an operator Press 0
- To go back to the previous menu Press #
- To end the call Press *

■ **For Loan Information Press 6**

- For loan balance Press 1
- For open loan list Press 2
- For loan payment inquiry Press 3
- For loan payment history Press 4
- For loan payoff amount Press 5
- For loan balance on specific date Press 6
- For loan advance total Press 7
- To speak to an operator Press 0
- To go back to the previous menu Press #
- To end the call Press *

■ **For Additional Options Press 7**

- For year-to-date information Press 1
- For IRA contributions Press 1
- For dividend information Press 2
- For interest information Press 3
- To speak to an operator Press 0
- To go back to the previous menu Press #
- To end the call Press *
- To change preferences Press 2
- To change your access code (PIN) Press 1
- To change to Expert Mode Press 2
- To change # of history transactions Press 3
- To change language Press 4
- To speak to an operator Press 0
- To go back to the previous menu Press #
- To end this call Press *
- To change account Press 3
- To speak to an operator Press 0
- To go back to the previous menu Press #
- To end this call Press *

■ **To Speak to an Operator Press 0**

■ **To End This Call Press***

Menu Options

Application

I hereby authorize Magnolia Federal Credit Union to enable TOTAL ACCE\$\$ service on my account designated below. I further acknowledge receipt of the TOTAL ACCE\$\$ Disclosure Statement.

Account Number _____

Name _____

Address _____

City _____ State ____ Zip _____

Please set up my TOTAL ACCE\$\$ account for the following:

- Inquiries Only Inquiries and Transfers Only
- Inquiries, Transfers, and Withdrawals

Signature _____

Date _____

**TOTAL ACCE\$\$ Authorization
for Inter-Account Access**

I understand that this request will allow access from account (A) to account (B) as indicated below with access limitations as indicated below. Linking these accounts creates a relationship that would not otherwise exist with the individuals on the other account. This is a mutually binding relationship among the account owners. It remains in full force until one of the accounts is closed or until this agreement is canceled by any one of the account holders. I further understand that this inter-account relationship requires the same level of trust and confidence as if this individual was an owner of my own account. With my signature below I authorize access to my account within the access limitations indicated below and accept any risk associated with this agreement.

From (A) Account Number _____

To (B) Account Number _____

Account (A):

Member's Signature _____

Joint Owner's Signature _____

Date _____

Account (B):

Member's Signature _____

Joint Owner's Signature _____

Date _____

Access Limitation (check one):

- Inquiries Only Transfers Only Inquiries and Transfers

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

Application