

MasterMoney[®] Debit Card Agreement

By applying for and using a M/A-COM Federal Credit Union MasterMoney[®] Card, I understand this is not a credit card and that the dollar amount of the purchases made with this card will be deducted from my M/A-COM Federal Credit Union sharedraft account only. I authorize M/A-COM Federal Credit Union to verify the information provided above and to request a credit report if necessary. The M/A-COM Federal Credit Union MasterMoney[®] Card is available for qualified members only. If I am not approved for a M/A-COM Federal Credit Union MasterMoney[®] Card, I may be issued a M/A-COM Federal Credit Union ATM card if I do not already have one. I agree to be bound by the terms and conditions covered in the appropriate Disclosure Statement and Cardholder Agreement.

To activate your new card when it arrives, your first transaction **must** require the use of your PIN. This can be done at any NYCE, Cirrus or SUM ATM Network location. After activation, you will be able to use your card at any restaurant, department store, gas station or anywhere else MasterCard is accepted. Plus, you'll have quick, easy access to cash 24 hours a day at any NYCE, Cirrus or SUM Network ATM Machine location.

A PIN is a personal identification number that you use in conjunction with your MFCU Membership Number to access electronic services. It's a secret password only you should know. Don't share your PIN with anyone. Do not write it on your checkbook, Check Card, or ATM Card. No one at MFCU knows your PIN and no one will ask you for it.

Please be advised that after activation, if your MasterMoney[®] Card is lost or stolen, it can be used without needing your PIN number. **Please report all lost or stolen cards immediately to the credit union office at 978-328-5100 or contact our 24 hour customer hotline number at 1-800-264-5578.**

If you have any questions concerning your new MasterMoney[®] Card please contact the credit union office at 978-328-5100.