

Checking Account



A Checking Account from your member-owned McKesson Employees' Federal Credit Union is checking at its best – without the expense. You benefit from extra bonuses like dividends, unlimited free Internet access with free bill pay, Touch-Tone phone access, worldwide ATM access, and convenient point-of-sale purchases.

Why Pay for Checking?

There are NO complicated rules or restrictions.

Unlike other institutions, we won't require you to maintain a minimum balance, and then charge you exorbitant fees when you fail to do so.

Your Credit Union DOES NOT assess monthly service charges or per-item clearing fees. With normal use, your only expense is the cost of printing your checks.

We Pay You Dividends

Dividends are calculated on the average daily balance in your account for the quarter.

Free Overdraft Protection

Sign up for two sources of FREE Overdraft Protection to prevent the embarrassment and expense of bounced checks (see application).

CU Online

This is your Credit Union Home Banking service. This free service gives you access to your credit union account 24 hours a day, 7 days a week, from any device with Internet access.

With just a few clicks of your mouse, you can

- Review account balances
- Make transfers between accounts, including loan payments
- Verify cleared checks
- Request a withdrawal by check
- Confirm the posting of an automatic deposit
- Obtain information on your loan
- And more!

CU Online is easy to access! Simply visit our web site at www.mckessonefcu.org

SmartLine

Can't get to a computer? No problem. SmartLine gives you access to your account via telephone, 24 hours a day, 7 days a week. Conduct the same transactions available on CU Online by using a touch-tone phone. SMARTLINE- 415.983.8650 or 800.625.9515

FREE CU Online Bill Pay

It's easy to make payments from anywhere you have internet access, 24 hours a day, 7 days a week. Make a one-time payment, predate a payment, or set up a recurring payment, you choose. The bill paying service offers histories, tracking, and graphs of your spending categories, as well as special reminders and email notices.

Shared Branching/CU Service Centers®

You have access to over 2,000 credit union branches nationwide where you can make transactions on your McKesson EFCU accounts just as if you were at a McKesson EFCU branch. You can make deposits, withdrawals, loan payments, take an advance from your Line of Credit and much more. Look for the CU Swirl logo and make sure you have your picture ID and know your account number.

FREE VISA® Debit Card

As a Checking Account holder, you qualify for a FREE VISA Debit Card, which provides you with easy worldwide access to both your Checking and Regular Share (Savings) Accounts. This convenient piece of plastic takes the place of your checkbook and ATM card. Use it wherever VISA is accepted and leave your checkbook at home. If you need cash, it serves as an ATM card, too. There is no annual fee and because all transactions and withdrawals are deducted from your McKesson EFCU checking account, there are no finance charges.

- Withdraw up to \$400*1 in cash per day at PLUS®, STAR®, and CO-OP® ATMs
- Quickly transfer funds between accounts at STAR®, and CO-OP® ATMs.
- Make deposits at CO-OP® ATMs
- More than 25,000 surcharge-free ATMs worldwide

* \$400 combined daily ATM/point-of-sale withdrawal limits.
1 First 12 ATM machine withdrawals per month are free.



CHECKING ACCOUNT APPLICATION

I hereby apply for a Checking Account, with automated teller machine and point-of-sale privileges, and VISA® Debit Card at McKesson Employees' Federal Credit Union. By signing the application, I acknowledge receipt of the separate Truth in Savings Disclosure Agreement, and agree to its terms and conditions and any future amendments.

PRIMARY OWNER:

PRINT NAME		DRIVERS LICENSE NO. AND STATE		DATE OF BIRTH
RESIDENCE: STREET ADDRESS	APT. NO.	CITY	STATE	ZIP
SOCIAL SECURITY NO.	HOME PHONE NO.	WORK PHONE NO.	EXT.	MEMBER NO.

JOINT OWNER IF ANY (MUST SHARE OWNERSHIP OF REGULAR ACCOUNT):

PRINT NAME		DRIVERS LICENSE NO. AND STATE		DATE OF BIRTH
RESIDENCE: STREET ADDRESS	APT. NO.	CITY	STATE	ZIP
SOCIAL SECURITY NO.	HOME PHONE NO.	WORK PHONE NO.	EXT.	MEMBER NO.

OVERDRAFT PROTECTION (Check One):

- Transfer from Regular Share Account
 Add-on to Line-Of-Credit Loan
 Transfer from Regular Share Account, then add-on to Line-of-Credit Loan

Note: Up to three (3) automatic Regular Share Account transfer are permitted per month. Line-of-Credit Loans are subject to

ISSUE VISA DEBIT CARD IN THE NAME OF:

- Primary
 Joint

CHECKBOOK ORDERING:

- YES, order checks
 NO, not at this time

Note: Please notify us if you have special ordering instructions.

PRIMARY OWNER SIGNATURE	DATE	JOINT OWNER'S SIGNATURE, IF ANY	DATE
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