



Teen Club



2110 3rd Ave. N., Escanaba, MI 49829

1005 Delta Ave., Gladstone, MI 49837

February 2002

The Teen Club is open to any member who is 13-20 years old. During the year we will be having drawings for prizes. Look for postings at the teller line for any drawings begin held. Only Teen Club members are eligible to win.

* Not in the Teen Club – Not a problem – Ask any staff member how to join!



What is an ATM?

An ATM is an Automated Teller Machine that assists you in making deposits, withdrawals, and transfers from your account at anytime of the day.

A Personal Identification Number or PIN is a four-digit number that will be needed when you access your account through the ATM.

Each member is assigned an ATM withdrawal limit per day. The maximum daily withdrawal limit is \$300.00. For members 16 years of age or younger the maximum daily withdrawal limit is \$150.00.

Members that are 16 years of age or younger must have a joint applicant of at least 18 years of age or older and must be a joint owner of the share account.

Indicated below are types of electronic Funds Transfers we are capable of handling, some of which may not apply to your account(s):

- make deposits to share draft account(s)
- make deposits to share savings account(s)
- get cash withdrawals from share draft or share savings account(s) – you may withdraw no more than \$300.00 per day.
- transfer funds from share savings to share draft or club account(s) with an ATM card
- transfer funds from share draft to share savings or club account(s)
- transfer funds from club account to share savings or share draft
- transfer funds from share savings or share draft to club account
- get information about:
 - the account balance of your share draft accounts
 - the account balance of your share savings accounts
- there is a charge of \$1.00 per transaction for a direct cash withdrawal at ATMs we do not own or operate. There is no charge for deposits, payments, transfers, or inquiry.

When you use an ATM that is not owned by Great Lakes First Federal Credit Union you may be charged a fee by the ATM operator or any network used even if you do not finish a transaction.

The credit union will charge you \$3.00 for a lost ATM card and \$3.00 if you need a new PIN number.

You must complete an application before you can get an ATM card. This is a sample of an application.

APPLICATION GREAT LAKES FIRST FEDERAL CREDIT UNION

I'd like to apply for the following card ATM

APPLICANT

Account Number	
Name (First - Middle - Last Name)	
Address	
City	State Zip Code
Drivers License #	
Date Of Birth	
Social Security Number	
How Long At This Address	Home Telephone
Own home <input type="checkbox"/>	Rent <input type="checkbox"/>
Live w/parents <input type="checkbox"/>	
Monthly Rent/Mortgage	
Previous Address (If Less Than Three Years At Present Address)	
Date Of Birth	Social Security Number
Mother's Maiden Name	

DEPOSITOR'S EMPLOYER

Employer	How Long?
Address	
City	State Zip Code
Position-Job Title	Annual Income
Telephone Number	

NOTICE: You need not list income from alimony, child support or separate maintenance if you do not want it considered.

CO-APPLICANT

Another Card To Be Issued In This Name (First - Middle - Last Name)	
Address	
City	State Zip Code
Drivers License #	
Date Of Birth	Social Security Number

JOINT DEPOSITOR'S EMPLOYER

Employer	How Long?
Address	
City	State Zip Code
Position-Job Title	Annual Income
Telephone Number	

Signatures: By signing below, the undersigned request(s) the described services and agrees to the terms and conditions governing the services, including any fees and charges. The undersigned agree(s) that all information is accurate and authorizes the financial institution to verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

Signature of Depositor	Date
Signature of Joint Depositor	Date
Mail or deliver application to:	

GREAT LAKES FIRST FEDERAL CREDIT UNION
2110 THIRD AVENUE NORTH
ESCANABA, MICHIGAN 49829

1005 DELTA AVENUE
GLADSTONE, MICHIGAN 49837

When you turn in your application, it will take about two to three weeks to get your ATM card. Your PIN number will come a few days after the card arrives. Be sure that you don't write your PIN number on your card or keep a note of your PIN in your wallet or purse. If your ATM card is lost or stolen, please contact us immediately so we can put a stop on your card.

When you are at the ATM machine try to watch your surroundings. When you are making a deposit at the ATM machine have your transaction ready so you minimize the time you spend at the ATM. Always save your receipts from the ATM so you can compare your records to your statement.