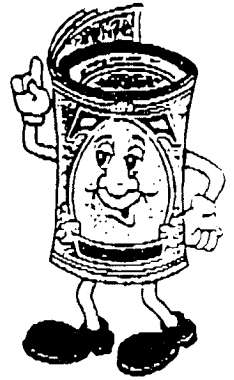


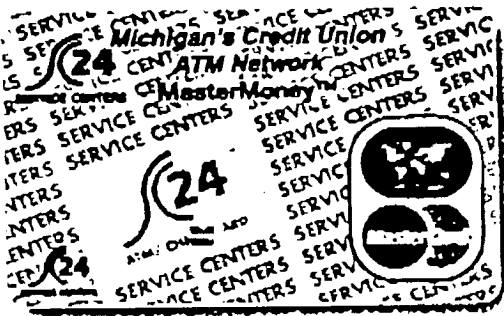
Teen Club



GREAT LAKES FIRST FEDERAL CREDIT UNION
2110 3RD AVE. N., ESCANABA, MI 49829
1005 DELTA AVE., GLADSTONE, MI 49837
MAY 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 being held. Only Teen Club members are eligible to win.

* Not in the Teen Club - Not a problem - Ask a staff member how you can join!



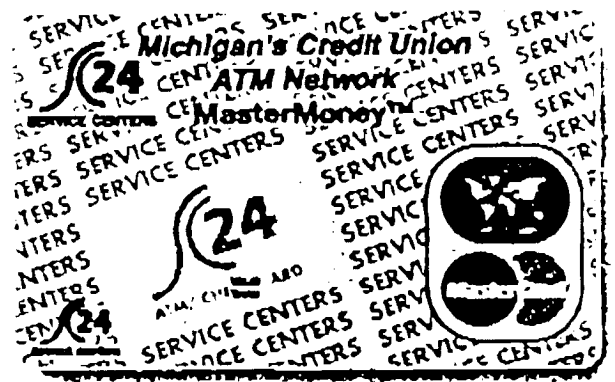
What is a MasterMoney Debit Card?

A MasterMoney Debit Card is a plastic card that you would use in place of cash or writing a share draft check. A Debit Card is an electronic checkbook. You can use your debit card where Mastercard is accepted. The member must have a share draft checking to apply for a Debit card. To apply for a Debit Card a member must be 18 years old or older and fill out an application.

A Debit card can also be used at an ATM machine. There is no monthly or annual fee for the debit card. If the Debit card is used at an ATM that is not owned by the credit union, you will be charged a \$1.00 interchange fee for a cash withdrawal. There is no fee for a deposit, inquiry, transfer, or payment. If your Debit card is lost or stolen or you lose your PIN number, there is a \$3.00 replacement fee.

When using your Debit card make sure you ...

- * keep the magnetic strip away from a magnet because this will demagnetize the strip.
- * save all receipts.
- * enter debit transactions in the register.



- A. On April 14, you purchased a CD Player and a CD from Shopko for \$60.41 with your Debit Card.

SHOPKO			
April 14, 2002			
00005123654	CD Player	\$40.00	
00003518940	CD	\$16.99	
Sales Tax		\$ 3.42	
Total		\$60.41	
XXXXXXXXXXXX1532			
MasterCard			

- B. On April 17th, you purchased three tickets for the Rock Stars concert at the Rock Stars Theater for \$30.00.

Your Name		509
Your Address		
Hometown, State 98765	DATE April 17 th 02	
Pay To The Order of Rock Stars Theater	\$ 30.00	
Thirty and no/100	DOLLARS	
HELPFUL CREDIT UNION 300 Main Street Hometown, State 98765		
FOR concert tickets	<i>your signature</i>	
⑆000000000005059	01-23-45678	

- C. On May 1st, you wrote a check for \$44.00 to Programs Plus for a computer program.

Your Name		510
Your Address		
Hometown, State 98765	DATE May 1, 02	
Pay To The Order of Program Plus	\$ 44.00	
Forty-four and no/100	DOLLARS	
HELPFUL CREDIT UNION 300 Main Street Hometown, State 98765		
FOR computer program	<i>your signature</i>	
⑆00000000000510	01-23-45678	

- Your beginning balance is \$235.29.
- On April 7th, you make a deposit of \$30.00.
- On April 14th, you make a Debit card purchase of \$60.41 to Shopko.
- On April 17th, you write check #509 to Rock Stars Theater for \$30.00.
- On April 23rd, you make an ATM withdrawal of \$50.00 for cash.
- On May 1st, you write check #510 to Program Plus for \$44.00.

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/DEBIT (-)	FEE (if any)	Deposit/Credit (+)	BALANCE	
						\$	
						235	29
D	4/7	Deposit			30 00	30	00
						265	29
	4/14	Shopko	60 41			60	41
						204	88
509	4/17	Rock Stars Theater	30 00			30	00
		Three tickets				174	88
W	4/23	ATM withdrawal	50 00			50	00
		Cash				124	88
510	5/1	Programs Plus	44 00			44	00
		computer program				80	88