

Knights Branch

empowered by

Cincinnati Police
FEDERAL CREDIT UNION

Why Knights Branch?

- **Convenience:** The Knights Credit Union kiosk is located right in the cafeteria, so you can do your banking at lunch! Or visit our branch just 5 minutes from school.
- **Totally FREE Checking:** No minimum balance requirement, no monthly service fees.
- **FREE MasterCard Debit Card:** Gives you freedom to make purchases at all of your favorite stores and restaurants.
- **ATM use:** Use COPFCU & PNC Bank ATMs FREE 10 times per month.
- **Online Banking:** Quickly and easily check your balance, transfer funds, and pay bills.
- **Mobile Banking:** Use the COPFCU app available for iPhone and Android to manage your money on the go.
- **Overdraft forgiveness:** Refund of 2 non-sufficient funds per year*
- **Direct Deposit:** Make your life easier with convenient, safe deposits and same-day access.
- **PopMoney®:** The easy, secure way to send and receive money.

Attached, you will find the terms and conditions for our accounts; please read and carefully review the enclosed information. **To join, please fill out the attached application and return it to the kiosk, or to our branch at 3550 Springdale Rd. (next to Red Lobster).**

For more information, please contact:

Peter Clark, NHS/Butler Tech Teacher

clarkpv@butlertech.org

513-742-6362

Robin Lynd, Student Branch Coordinator

rlynd@copfcu.com

513-385-4808 x55

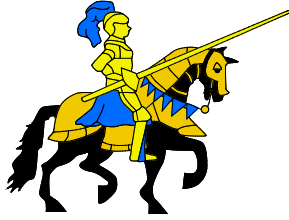
Tammy West, Cincinnati Police Credit Union twest@copfcu.com

513-381-2677 x27

Thank you in advance for your support!

Barb Harper, President

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. **What this means to you:** when you open an account, we will ask for your name, address, date of birth, Social Security Number/TIN and other information that will allow us to identify you. We will also ask to see your driver's license or other identifying documents.



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Knights Credit Union Membership Application

Return to Student Branch with: (1) a copy of photo ID or Driver's License for student and parent/guardian and (2) minimum \$5.00 deposit to open membership.

Credit Union Member # _____ (assigned by credit union).

Student _____ SS# _____ Date of Birth _____
 Address _____ City/State/Zip _____
 Home Phone _____ Cell Phone _____
 Email Address _____ DL or ID# _____ State _____

Parent/Guardian _____ SS# _____ Date of Birth _____
 Address _____ City/State/Zip _____
 Home Phone _____ Cell Phone _____
 Email Address _____ DL or ID# _____ State _____

Referred by: _____

Parent / Guardian Authorization

Parents please check the accounts that you are giving your student permission to open with Cardinals Credit Union and sign below.

- Savings Account - \$5.00 Deposit to Open Certificate
 Freedom Checking Account - \$5 Deposit to Open Free E-Statements
 MasterCard Debit Card 4 Digit PIN: _____ **

*Please Note that a Savings Account is required for membership.

**Debit Card cannot be ordered without your 4-Digit Numeric Pin.

As a legal parent/guardian, I give consent for my son/daughter to open an account in the name of _____ (Child's Name), a minor. In addition, I hereby request to be a Joint Account-Owner and assume full responsibility, as parent/guardian, for all transactions and charges related to or imposed on the account prior to my child reaching age eighteen.

I have read and fully understand the "General Terms and Conditions" and the "Account Terms and Conditions" of my account(s) with Knights Credit Union.

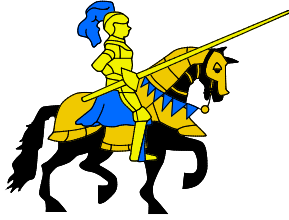
_____ X _____
Student's Name Student's Signature

_____ X _____
Parent's Name Parent's Signature

I hereby make application for membership in the Knights Credit Union, a division of Cincinnati Police Federal Credit Union. I have read the membership and account agreements and, if accepted, I agree to comply with these terms and any amendments thereto, and to subscribe to at least one share. Under penalties of perjury, I certify that: 1) the numbers shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), 2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and 3) I am a U.S. person (including a U.S. resident alien).

FOR OFFICE USE ONLY

Student ID Parent/Guardian ID Dollar amount to open account: \$ _____ Source of Funds: Check Cash



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Account Terms and Conditions

SAVINGS ACCOUNT

- A minimum deposit of \$5.00 is required to open a savings account.
- Your account will earn dividends at a rate/APY of .10% once your account reaches \$50 or more during the month. Rate and APY are subject to change. Dividends are calculated using the daily balance method. This method applies a daily periodic rate to the collected balance in the account each day. Dividends will be credited on the last business day of the month.
- If your account balance falls below \$5.00, you must make a deposit to bring it back to the minimum balance requirement of \$5.00.
- If your account reaches a zero balance, it will be closed.

FREEDOM CHECKING ACCOUNT

- A minimum deposit of \$5.00 is required to open a checking account.
- There is no minimum daily balance requirement on the account.
- A MasterCard Debit Card may be issued with the account.
- A fee of \$27.00 will be charged for any insufficient funds items on the account; however two fees may be refunded per calendar year. The student must request a refund of the fee(s) within 60 days of receiving the fee(s).
- You may perform up to 10 Free ATM Withdrawals per month at COPFCU and PNC Bank ATMs.

MASTERCARD DEBIT CARD

- A Debit Card may be issued with the opening of a Freedom Checking Account.
- You may perform up to 10 Free ATM Withdrawals per month at COPFCU and PNC Bank ATMs.

SPECIAL CERTIFICATES ARE AVAILABLE WITH THESE ACCOUNTS—ASK FOR DETAILS!

CHECK CASHING

- Unless you have a balance in your account to cover a check, a hold may be placed on your account for five (5) business days.
- A maximum withdrawal of \$50 will be allowed at the kiosk; the remaining balance will be deposited into your account.
- In the event that a check is cashed or deposited at the credit union and the check presented is returned for non-sufficient funds (NSF), a service charge of \$27.00 will be assessed to the **writer of the check**. The depositor's account will promptly be debited for the amount of the returned check.

E-STATEMENTS

- E-Statements are the standard form of statement delivery for all COPFCU Freedom Members.