

## PRODUCTS & SERVICES

### Loans

Passbook Loans  
Student Loans  
Home Improvement Loans  
Mortgage Loans  
Business Loans

### Services

Savings Accounts  
NOW Accounts  
Certificates of Deposit  
Money Market Accounts  
Christmas Clubs

### Other Services

Money Orders  
Travelers Checks  
Safe Deposit Boxes  
Notary Services  
Direct Deposit  
Night Deposit  
Cash Advance  
Master Money<sup>™</sup>

**FIRST  
Federal  
savings**

**AND LOAN ASSOCIATION  
OF BATH**

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*ATM Card  
Application*

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First Federal Savings and Loan Association's ATM Card or MasterMoney® Card will enable you to conveniently conduct routine transactions. With it, you will be able to withdraw cash and get information on your accounts 24 hours a day, seven days a week.

#### *What is the difference between an ATM Card and a MasterMoney® Card?*

An ATM card is linked to your savings and/or NOW checking account and can be used at any Automated Teller Machine to receive cash, up to \$100 each day. A MasterMoney® Card is linked to your savings and/or NOW checking account so that you may access either account at any ATM to receive cash, up to \$500 each day. It can also be used to access funds from your NOW checking account at a Point of Purchase anywhere MasterCard® is accepted, up to \$1,000 each day!

*What is a Personal Identification Number? The Personal Identification Number (PIN) is a four digit numeric identification known only to you. When you insert your card into an ATM you will immediately be instructed to enter your PIN. You will not be able to complete your transaction unless your PIN is entered correctly. This is an important safety feature. No one else can use your card unless they know your PIN!*

You will receive your Personal Identification Number by mail separately, just about the same time your card will arrive.

You can use your card at any ATM displaying the PLUS®, NYCE® or CIRRUS® network symbols. You can also use it to make purchases at participating merchants.

#### *What transactions can I perform at the ATM?*

- Withdraw cash
- Check your account balances

#### *What accounts can I access?*

You'll have access to one Checking/NOW account and/or one savings account.

*What if I am a joint account holder? If your account is one of joint ownership, each individual owner may have access to the same account. However, each owner must complete his or her own application, and all owners must sign each application. Each owner will be provided with an individual card and his or her own Personal Identification Number.*

#### *How can I get a First Federal Savings & Loan ATM card or MasterMoney® Card?*

Simply complete and sign the application to the right. Seal the application and drop it in the mail or drop it by any one of our four office locations. For more information, please feel free to call us.

#### *What if I've never used an ATM before?*

It's easy! Simply follow the directions as they appear on each screen.

#### *Will I get a receipt for each transaction?*

You will get a receipt for all transactions performed at any ATM or Point of Purchase. You should keep your receipts and record your transaction(s) in your account register.

#### *Can I use my First Federal Savings ATM Card/MasterMoney® Card as soon as I receive it in the mail?*

Yes, as soon as you receive your ATM Card and Personal Identification Number in the mail, you'll be ready to enjoy the convenience of 24 hour banking. NOTE: If your card is a MasterMoney® please use the card at any ATM for activation before using it at a Point of Purchase.

#### *How do I complete my First Federal Savings & Loan Association ATM Card/MasterMoney® Card application?*

Complete the information as requested to the right.

Sign and date your application. (All owners of joint account must sign the application.)

Detach the application at the perforation, seal and mail. Be sure the business reply address appears on the outside.

**Please Check One**

MasterMoney

ATM

**Complete this application for each card request.**

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Social Security No. \_\_\_\_\_ Date of Birth \_\_\_\_\_

Telephone No. (Day) \_\_\_\_\_ (Evening) \_\_\_\_\_

I wish to access the following account(s):

Checking/NOW

Savings

# \_\_\_\_\_

# \_\_\_\_\_

I understand that I/we are the only individual(s) authorized to use the card and that use of the Card signifies agreement to the terms and conditions set forth in the Disclosure Statement and Cardholder Agreement.

Signature \_\_\_\_\_ Date \_\_\_\_\_

Joint Owner \_\_\_\_\_ Date \_\_\_\_\_

**FOR BANK USE ONLY:**

Card Number \_\_\_\_\_

Date Received \_\_\_\_\_ Approved By \_\_\_\_\_

Date Issued \_\_\_\_\_ By \_\_\_\_\_ Verified By \_\_\_\_\_

Detach here

Fold, seal and mail.

PLEASE  
PLACE  
STAMP  
HERE

First Federal Savings and Loan Association  
P.O. Box 488  
Bath, Maine 04530

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## OFFICE LOCATIONS

### Main Office:

125 Front Street  
Bath, Maine 04530  
442-8711

### Branch Offices:

55 Congress Avenue  
Bath, Maine 04530  
442-8717

41 Townsend Avenue  
Boothbay Harbor, Maine 04538  
633-2660

283 Main Street  
Damariscotta, Maine 04543  
563-3111

**PLUS**

**NYCE**



*Member FDIC*

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