

# eMember Application

EMEM \_\_\_\_\_

**eMember.** Do all your SAFE financial business anywhere, anytime. In other words, you have the power to conduct your financial business electronically at your convenience, when and where it works best for you. You will also receive free online bill pay options through SAFENET, Annual Percentage Rate (APR) reduction of .25% on loans approved as an eMember (Note: Does not apply to real estate loans or loans contracted prior to eMember status.)

**Agreement.** You must be a current member of SAFE Federal Credit Union and agree that you and all joints on your account will perform transactions that are available electronically; as defined by SAFE FCU. You agree to have your account debited \$1.00 per staff-assisted transactions. (See 'Electronic Transactions')

**Electronic Transactions.** The eMember program establishes the following as electronic transactions under the eMember program: ATM deposits (only at certain SAFE-owned ATMs), ATM withdrawals, Direct Deposit (ACH), Bill Pay, Automatic Transfer set-up, Branch Drop Boxes, and all SAFENET and SAFE Touch transactions (see below for further details on services).

**Electronic Services.** (Additional applications and approval process may apply on some services, ask your Member Service Representative for details or call us at 1-800-763-8600 or write us at SAFE Federal Credit Union, PO Box 2008, Sumter, SC 29151.)

- **SAFENET:** Get on-line instead of in line. Computer access to your account 24/7. Just enter through our web site, at safefed.org. Click on the SAFENET icon and you will be taken to the SAFENET login page to enter your member account number and password. You can transfer within your account or set up cross-accounts access, pay bills through CheckFree Bill Pay, print your statements, balance your checking account, perform stop pays (per check only and fee still applies), and you can also have a check withdrawal mailed (to address on file) from available funds in your account.
- **SAFE Touch:** Telephone access to your account 24/7. All you need is a touch tone telephone and your access code. It's the easiest, most convenient way to conduct many credit union transactions. Get balance information, find out if a check has cleared or a deposit made. You can even transfer money within your account and also have a check withdrawal mailed (to address on file) from available funds in your account.
- **ATM/VISA Debit Card:** Get available cash from your account quickly and easily at ATMs carrying the Plus, Interlink, Armed Forces Financial Network (AFFN), or CO-OP networks. ATMs not owned by SAFE may charge you a fee for usage. You can access your money conveniently at any store that accepts the VISA® card. The transaction amount is deducted from your checking account, so you don't pay any interest.
- **eStatements:** You agree to receive eStatements, electronic copies of your account statements, instead of mailed paper account statements.

**Cancellation:** You agree to notify SAFE FCU in writing to discontinue eMember service. All reduced rates on loans will revert to the approved contracted rate(s). If reapplying to eMember program within one year, a \$10.00 reactivation fee will be charged.

Primary Account Holder	Account #	SSN	Date of Birth
Address	City, State	Zip Code	Phone #

I accept and acknowledge receipt of the terms and conditions for eMember services and I have received a copy of the Electronic Fund Disclosure detailing my rights and responsibilities:

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

**Fax this form to (803) 469-4050 or mail to MSC, PO Box 2008, Sumter, SC 29151.  
Allow 3 business days for setup or de-activation**

Branch/Date	MSC/Date	LSC/Date	



**Discontinue eMember Program/Services:** I am discontinuing my eMember status. I understand by discontinuing this program/service that my loan Annual Percentage Rates (APR) will revert to the contract approved rate(s) exclusive of eMember status, and other service fees may apply as applicable.

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

Branch/Date	MSC/Date	LSC/Date	Card Services/Date