

PAFCU's FastChek Card

It's 2 cards in 1!



It's a debit card
you can use for everyday purchases everywhere
Mastercard debit is accepted,
and

it's an ATM card
*you can use to get cash just about everywhere.**

Members with a checking account can use your FastChek card to purchase groceries, gasoline, clothing, gifts, etc., and choose CREDIT at the register for no or lower fee. Members with a saving account only can use your FastChek for ATM access.

What could be easier?

No more writing checks or showing identification, FastChek eliminates the need to carry cash or carry your checkbook!

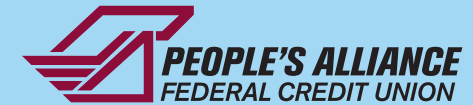
Some of the other advantages of the FastChek card are:

- No Annual Fee
- No Interest Rate

Get your FastChek card TODAY!

FastChek can be used at over 20 million locations around the world that accept debit Mastercards.

* While FastChek is issued by Mastercard, it is NOT a line of credit. All FastChek purchases are immediately deducted from your checking account. Sufficient funds are needed to cover the purchases. Purchases and cash advances made in foreign countries and foreign currencies are billed to you in U.S. dollars. The conversion rate in dollars will be either at the wholesale market rate or the government mandated rate, whichever applies, in effect one day before the merchant's processing date.



Request for a FastChek Card

I would like to apply for PAFCU's FastChek card. I understand that I may use this card at any location that accepts Mastercard debit and will result in funds being immediately deducted from my PAFCU Checking Account. I also understand that with my PIN (Personal Identification Number), I can use this card to withdraw cash from my savings or checking accounts at ATM machines and normal ATM fees will apply. These transactions will appear on my monthly statement.

The credit union also belongs to the Alliance One, a Selective Surcharge ATM Alliance and the Co-Op Network. If you use any of the ATMs in the Alliance One or the Co-Op networks, you will not be assessed a surcharge. Other consumers may be charged a surcharge when using these machines. Be sure to look for the Alliance One or Co-Op Network logo on the ATM. Go to the following websites to look for a non-surcharge ATM:

<http://co-opcreditunions.org>
<http://allianceone.coop>

Name: _____

Member Number: _____

Street: _____

Apt. # (if appl.): _____

City: _____

State/Zip: _____

Signature: _____

Date: _____

Second Signature
(if joint account): _____

Date: _____

Return to:

People's Alliance Federal Credit Union
Cards Dept.
125 Wireless Boulevard
Hauppauge, NY 11788