APPLICATION

INTERNATIONAL AIRLINE EMPLOYEES
FEDERAL CREDIT UNION
One Cross Island Plaza, Suite 106
Rosedale, New York 11422

For office use.
Do not detach.

IMPORTANT
Read cardholder agreement opposite and remember to sign your application.

RECORD YOUR PIN HERE

No Q or Z please.
Please select all letters or all numbers.

APPLICANT
LAST NAME _____ FIRST NAME _____ MIDDLE INITIAL _____

STREET ADDRESS _____

APARTMENT NUMBER _____

CITY, STATE, ZIP _____

DAY TELEPHONE _____ EVENING TELEPHONE _____

SECOND APPLICANT
LAST NAME _____ FIRST NAME _____ MIDDLE INITIAL _____

NOTE: Fill out either line - not both.

ADDITIONAL CARD
☐ Check box if initial applicant wishes a second card.

MOTHER'S MAIDEN NAME | | | | | | | | | | | | | | | | | | | | |

If this is a joint application, be sure accounts listed are the applicants' joint accounts.

ACCOUNT INFORMATION
CHECKING 101 | | | | | | | | | | |
SAVINGS 201 | | | | | | | | | | |

PLEASE LIST YOUR NINE DIGIT ACCOUNT NUMBER ABOVE. MAXIMUM OF TWO ACCOUNTS. LIST PRIMARY ACCOUNT NUMBER FIRST

PRIMARY ACCOUNT | | | | *Enter the account you designate as primary; e.g., 101, 201, etc.*

SIGNATURE(S) REQUIRED

I/We hereby acknowledge that I/we have received a copy of your MONEY ACCESS CARD ® Cardholder Agreement and that I/we have read, understand and agree to be legally bound by the terms and conditions of such Agreement. I/We also acknowledge receipt of the disclosure statement informing me/us of my/our rights under the Electronic Funds Transfer Act.

APPLICANT'S SIGNATURE _____ DATE _____ SECOND APPLICANT'S SIGNATURE _____ DATE _____

FINANCIAL INSTITUTION USE ONLY

SPECIAL HANDLING PARTICIPANT ID | 5 | 8 | 3 | 9 | 8 | 4 |

☐ (P) PULL CARD
☐ (D) DEMO CARD
CARD PREFIX | 5 | 8 | 3 | 9 | 8 | 4 | 0 | 0 |

☐ REISSUED CODE

MONEY ACCESS CARD ® Cardholder Agreement

The undersigned ("I" or "We") in consideration of IAEFCU ("you" or "your") issuing to me a MONEY ACCESS CARD hereby agrees to be legally bound by the following terms and conditions.

1. Accounts and Uses of MONEY ACCESS CARD

I have the transaction account(s) with you set forth on my application form. I hereby request that you issue to me one or more MONEY ACCESS CARDs to be used in connection with such accounts as described in this Agreement.

I understand that I may use my MONEY ACCESS CARD with my personal identification number ("PIN") at a MONEY ACCESS CENTER or MAC CHECK automated teller machine to (1) withdraw cash from my account(s), or (2) receive information regarding the balance in my account(s).

I may also use automated teller machines throughout the United States and in certain foreign countries bearing the CIRRUS name and logo ("CIRRUS" ATM) to (1) make withdrawals from or (2) receive information regarding the balance in my checking account that is designated as the primary account on my application form.

I further understand that I may use the MONEY ACCESS CARD at any retail establishment ("Merchant") where MONEY ACCESS CARDs are accepted to purchase goods and services and/or obtain cash where permitted by the Merchant ("Purchase"). If I use the MONEY ACCESS CARD to make a Purchase, I shall be requesting you to withdraw funds in the amount of such Purchase (including any cash received from the Merchant) from my primary transaction account designated on my application form and directing or ordering you to pay such funds to the Merchant.

I request that you provide to me such other services or access to other ATM systems or networks using the MONEY ACCESS CARD which you make available and which you advise me are offered in connection with my account(s) set forth on my application form. I also understand that from time to time I may request in writing that you provide access to additional accounts of mine through the MONEY ACCESS CARD you have issued to me. I agree that the uses of the MONEY ACCESS CARD described in this Agreement shall be subject to the rules and regulations of each account which is accessed by such card.

2. Use of Personal Identification Number ("PIN") with the MONEY ACCESS CARD.

I understand that a MONEY ACCESS CENTER, MAC CHECK, HONOR or CIRRUS ATM is an automated teller. It can and will perform many of the same tasks as a human teller. I acknowledge that the Personal Identification Number or PIN which I use with the MONEY ACCESS CARD is my signature, identifies the Bearer of the Card to the MONEY ACCESS CENTER, MAC CHECK, CIRRUS, HONOR or other netowrk ATM and authenticates and validates the directions given just as my actual signature and other proof identify me and authenticate and validate my directions to a human teller. I also understand that a Merchant which accepts the MONEY ACCESS CARD for a Purchase transaction may have an electronic terminal (Merchant operated or self service) which requires the use of my PIN and when my PIN is used at a Merchant's terminal, it will authenticate and validate the directions given just as my actual signature will authenticate and validate my directions given to you.

I acknowledge that my PIN is an identification code that is personal and confidential and that the use of the PIN with the MONEY ACCESS CARD is a security method by which you are helping me to maintain the security of my account(s). Therefore, I AGREE TO TAKE ALL REASONABLE PRECAUTIONS THAT NO ONE ELSE LEARNS MY PIN.

3. Liability for Unauthorized Transactions.

I agree to contact you at once if I believe the MONEY ACCESS CARD(s) issued to me, or my PIN, has been lost or stolen or money is missing from my account(s). I also agree that if my monthly statement shows transactions which I did not make, and I do not contact you within 60 days after the statement was mailed to me, I may not get back any money lost after that time. I AGREE THAT IF I GIVE MY MONEY ACCESS CARD(s) AND PIN TO SOMEONE ELSE TO USE, I AM AUTHORIZING THEM TO ACT ON MY BEHALF AND I WILL BE RESPONSIBLE FOR ANY USE OF THE CARD(s) BY THEM.

4. How to Contact the MONEY ACCESS SERVICE.

I agree to contact the MONEY ACCESS SERVICE immediately if I believe the MONEY ACCESS CARD issued to me, or my PIN, has been lost or stolen or that an unauthorized transfer or Purchase from any of my accounts has occurred or might occur, by phoning, and by confirming such information in writing to you at: 1-800-523-4175. IAEFCU., One Cross Island Plaza, Suite 106, Rosedale, New York 11422.

5. Charges

I agree to pay the charges or transaction fees which are charged by you for these services or for services which may later be offered as such fees or charges may be imposed or changed from time to time. (Please refer to the MONEY ACCESS CARD DISCLOSURE STATEMENT for a schedule of current charges or transaction fees.)

6. Liability

If the MONEY ACCESS CARD is issued for a joint account, we agree to be jointly and severally liable under the terms of this Agreement and the agreement for such account.

7. Amendment of this Agreement

I agree that from time to time you may amend or change the terms of this Agreement including amendments or changes to add further MONEY ACCESS CARD services or to amend or change the charges for these services. You may do so by notifying me in writing of such amendments and changes and my use of the MONEY ACCESS CARD after the effective date of any such amendment or change shall constitute my acceptance of and agreement to such amendment or change.

8. Ownership

I agree that the MONEY ACCESS CARD is your property and I will surrender it to you upon your request. I agree that the MONEY ACCESS CARD is non-transferable.

9. Disclosures

I hereby acknowledge receipt of the disclosure statement informing me of my rights under the Electronic Funds Transfer Act and a copy of this Agreement.