

First Federal Savings and Loan Association's ATM Card or MasterCard® 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 MasterCard® 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 MasterCard® 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 \$2,500 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 can use your card at any ATM displaying the PLUS®, NYCE®, or ACCEL® 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

savings 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.

How can I get a First Federal Savings & Loan ATM card or MasterCard® 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 five 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/ MasterCard® Card as soon as I receive it in the mail?

Yes, as soon as you receive your card in the mail, you'll be ready to enjoy the convenience of 24 hour banking.

How do I complete my First Federal Saving & 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.

**FIRST
Federal
savings**

**AND LOAN ASSOCIATION
OF BATH**

Please Check One
☐ MasterCard
☐ 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 an 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

OFFICE LOCATIONS

Main Office:

125 Front Street
Bath, Maine 04530
442-8711

Branch Offices:

45 Congress Avenue
Bath, Maine 04530
442-8717

41 Townsend Avenue
Boothbay Harbor, Maine 04538
633-2660

283 Main Street
Damariscotta, Maine 04543
563-3111

695 Bath Road
Wiscasset, Maine 04578
882-6266

Member FDIC

PRODUCTS & SERVICES

Loans

Passbook Loans
Home Improvement Loans
Mortgage Loans
Business Loans

Deposits

Savings Accounts
NOW Accounts / Checking Accounts
Certificates of Deposit
Money Market Accounts
Christmas Clubs
Winter Fuel Fund

Other Services

Medallion / Signature Guarantee
Money Orders
Safe Deposit Boxes
Notary Services
Night Deposit
Cash Advance
Master Money
On-Line Banking™
On-Line Bill Pay
ACH Origination

MyCards is ideal for cardholders who want to proactively manage their debit card accounts anytime, anywhere through their smart phones. The financial management capabilities of MyCards enable you to:

- Monitor and control debit card transactions
- Manage and review debit card usage for your dependents
- Enforce spending policy compliance for transactions on business debit cards and so much more...

Sign -up for online banking and download the mobile app today!
<https://firstfederalbath.com/mobile-app/>

*ATM / Debit Card
Application*

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