

Electronic Services are the Future!

We're here to help you get ready...

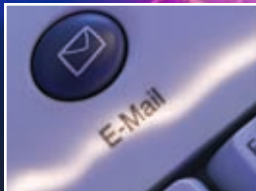
Enroll in eStatements for a chance to win a \$100 Gift Card!*



Home Banking



Audio Response



eStatements



Debit Card



Direct Deposit



ATM Card

Apply for these **FREE** services today!

ATM Cards: Use your ATM card to make deposits, withdraw funds, transfer funds, obtain your balance information, and make Point-of-Sale transactions with your card and PIN.

Debit Cards: Now more accessible to members!

Debit Cards allow you to do the same transactions as ATM cards, plus you may use your card to purchase goods and services from all merchants who accept VISA.

eStatements: You will enjoy the convenience of accessing your banking statements online, anytime of the day or night, without the risk of someone stealing your account information through the mail. You will also receive all promotional information that would be sent as inserts with your statement. **Plus once you enroll, you will be entered into our drawing to win a \$100 Gift Card*!**

Ultravoice: Our telephone-activated phone system allows you to access your account by phone 24 hours a day, 7 days a week. You may withdraw funds, transfer funds, obtain balance information, make loan payments, determine if particular items have cleared your account, and obtain tax information on interest earned or paid.

Direct Deposit: We accept direct deposits of your paycheck or of federal recurring payments, such as Social Security, to your accounts. No more standing in line!

Home Banking: Home Banking allows you to transfer funds between your accounts, obtain balance information, verify cleared items, make loan payments, make bill payments,** and verify the last date and amounts of your payroll deposit.

* All new enrollments in eStatements beginning 9/1/08 will be entered to win a \$100 gift card. No purchase necessary, eStatement enrollment is free to all members. Drawings will be held every 90 days, beginning 90 days after 9/1/08, and will continue at the discretion of the credit union.

** Bill Pay is free to all High Yield Checking account holders; otherwise \$5.95/month. All members wishing to apply for electronic services must complete the EFT agreement and disclosure and submit the signed document to the CU. Eligibility for the use of Electronic Services is subject to approval.



NEW GENERATIONS

FEDERAL CREDIT UNION

Financial Strength. Together.

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www.newgenfcu.org

