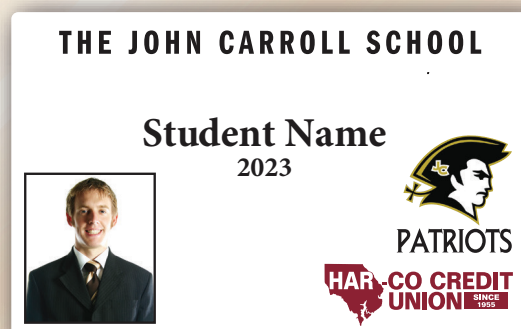




PATRIOT CARD
FREE Student Debit Card!



Your John Carroll Student Photo ID card is also a debit card!

Your card can be used as digital cash for your school store or school lunch purchases. Students who have used the card say, "It's cool, fast and easy to use!" Parents say, "What a great way to improve our students' financial literacy. This experience will serve them well in the future."

The card provides a secure way for your student to learn about managing an electronic checking account. If a student loses the card, the photo ID plus the unique personal identification number (PIN) prevents anyone else from using it. Financial disbursements are limited to the student's checking account and only from John Carroll School card swipe terminals. Withdrawals cannot be made from any other ATM machine. The PIN code does not appear anywhere on the card. The first card is provided free; cards will be replaced for a \$5 fee.

As the primary account holder, each John Carroll student who uses the card will learn how to manage a real checking account. His/her name appears first on the monthly statement with the parent or guardian listed as the joint account holder. Other features:

- ★ There is no cash-back offer from the school cashiers.
- ★ The student cannot order checks.
- ★ The card is not a typical Visa debit card, i.e. it cannot be used at any retail establishment or ATM machine.
- ★ Withdrawals for students are prohibited and HAR-CO tellers cannot generate a check if requested.
- ★ The online bill payment feature offered at HAR-CO cannot be used against this account.

To activate the card:

Parents and students open a joint checking account at any HAR-CO office. There is no limit to the amount of money that can be deposited into this account. You can do this **today** at any HAR-CO office.

To make deposits:

Deposits to the student account can be made five ways:

- ★ At any one of the three area HAR-CO branches
- ★ By the 24/7 telephone system or our call center staff during business hours
- ★ Online via the HAR-CO internet banking website, *www.harcocu.org*
- ★ Online bill payments, wire transfers, or electronic ACH deposits are ways parents may electronically deposit money from other banks.
- ★ Non-HAR-CO Visa card cash advances into the student checking account will also be accepted but the cardholder must appear in person and show identification.

For your convenience:

A secure lock box is available in the business office. Drop off checks only and HAR-CO will pickup on Wednesday and Friday and make your deposit. Funds will be available one day after a deposit is made. *Note: Please make checks payable to HAR-CO CREDIT UNION with your students name in the memo line.*

To use the card:

Cards can be used in the cafeteria and the school store at the card swipe terminals located at the cashier. Students will need to type in their four-digit PIN after swiping the card. Only the cashier can authorize the sale. If the student forgets the PIN, the cashier can match the cardholder to the photo found on the card.

To monitor and manage your money:

HAR-CO makes managing the checking account balance easy:

- ★ The student and parent/guardian will receive a monthly bank statement via the mail or online.
- ★ An automatic “low balance” alert email option can be selected by the student or parent using the online banking option. Low balance alerts will also appear on the receipt the student receives each time he/she swipes the card.

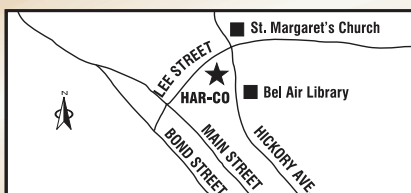
About HAR-CO Credit Union:

All HAR-CO deposits are federally insured for up to \$250,000. All account holders are members of the credit union for life. HAR-CO offers a complete array of consumer loan and banking services for students to grow and graduate with! This service to The John Carroll School and its students is provided free of charge. This service to The John Carroll School and its students is provided free of charge and minimal fees.

Contact **HAR-CO Credit Union** at 410-838-9090 • 410-879-3762 with any questions on
THE JOHN CARROLL PATRIOT CARD PROGRAM.

www.harcocu.org

Bel Air



30 N. Hickory Avenue
Bel Air, MD 21014

Aberdeen



Aberdeen Marketplace
Aberdeen, MD 21001

Abingdon



Constant Friendship Plaza
Abingdon, MD 21009