

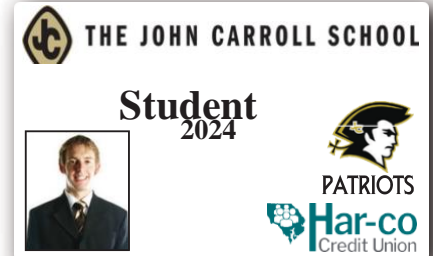


# THE JOHN CARROLL SCHOOL



## PATRIOTCARD

### 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 a 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. The PIN code does not appear anywhere on the card. First card is provided free; cards will be replaced for a \$5 fee.

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

- ★ Cash back will not be permitted on transactions.
- ★ Checks are not available on this account.
- ★ The card is not a typical Visa debit card, i.e. it cannot be used at any retail establishment or ATM.
- ★ Withdrawals for students are not permitted and Har-co tellers cannot generate a check if requested.
- ★ This account cannot be used with the Har-co online bill payment feature.

### ***To Get Started:***

Parents and students open a joint 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.

**Bring the following with you to open a membership and John Carroll Checking**

**Parent/Guardian:** personal information (name, address, date of birth, and social security number), along with a Government issued photo ID

**Student:** personal information (name, address, date of birth, and social security number).

**To Make Deposits:**

- ★ Visit any of the three Har-co branches: Bel Air, Abingdon, and Aberdeen
- ★ Transfer funds through Har-co Online banking or Telephone Teller at 410-838-0755
- ★ Transfer funds from another financial institution using the **Pay/Transfer Now** link at [www.harcocu.org](http://www.harcocu.org)
- ★ Online bill payments, wire transfers, or electronic ACH deposits are additional ways to electronically deposit money from financial institutions other than Har-co.

**To Use The Card:**

Cards can be used in the cafeteria and the school store. Students will create their PIN upon the first use and will be required to enter their PIN on all future transactions.

**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. Balance text alerts can also be setup with Mobile Banking. In addition, balances are printed on the receipt the student receives each time he/she makes a purchase using the card.
- ★ Har-co employees are unable to view details regarding purchases. All questions regarding transaction details should be directed to the school.

**About Har-co Credit Union:**

All Har-co deposits are federally insured for up to \$250,000. 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.

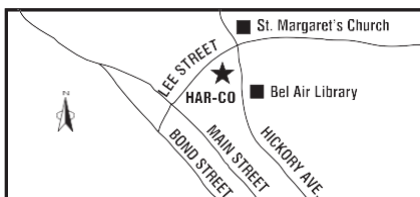
We encourage you to visit our website at [www.harcocu.org](http://www.harcocu.org) for more information and updates relating to Har-co’s policies and services.

Contact [Har-co Credit Union](http://www.harcocu.org) at 410-838-9090 • 410-879-3762 for more information

**THE JOHN CARROLL PATRIOT CARD PROGRAM.**

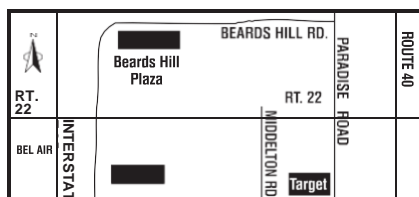
Follow us on      [www.harcocu.org](http://www.harcocu.org)

**Bel Air**



30 N. Hickory Avenue  
Bel Air, MD 21014

**Aberdeen**



1028 Middelton Road  
Aberdeen, MD 21001

**Abingdon**



3422 Emmorton Road  
Abingdon, MD 21009