



I authorize National Capital Federal Credit Union (NCFCU) to post payment transactions generated over the Internet from the Capital I-Pay service to my checking account. I understand that I am in full control of my account and that 100% satisfaction is unconditionally guaranteed. If at any time I decide to discontinue the services, I will provide written notification to NCFCU. My use of the bill paying service signifies that I have read and accepted all of the terms and conditions of this service.

I understand that payments take up to 5 business days to reach the vendor, and that payments will be sent electronically or by check. NCFCU is not liable for any loss or penalty that I may incur due to a lack of sufficient funds (NSF fee applies) or other conditions that may prevent the withdrawal of funds from my account.

**Signature:** We must have your signature on the reverse side of this form to process this information. Once you have been set up on bill payment, you will receive a users kit from the Credit Union. You may then input your payees and begin paying bills to eligible vendors immediately.

**Terms & Conditions**

The monthly charge for I-Pay is stated on the credit union's current fee schedule and permits you an unlimited number of payments each month. The fee will automatically be deducted from your account on the first of the month. The Credit Union strongly recommends using overdraft protection along with your checking account to prevent costly and embarrassing mistakes. There are no fees to use your NCFCU line of credit for overdraft protection. For changes to your name or address, we request that you notify the Credit Union in writing. Stop payments and return items are subject to the current fees for those items. Fees are subject to change at any time.

Deduct the fee from:

- Savings
- Checking



24 HOURS A DAY

7 DAYS A WEEK

365 DAYS A YEAR

*Online or by telephone,  
access to your account is  
on your time and on your terms!*



**National Capital Federal Credit Union**

8300 Professional Place, Suite 101  
Landover, Maryland 20785

Monday - Friday 9:30 a.m. - 3:00 p.m.  
(301) 918-3991 ★ (800) 245-3805

Fax: (301) 918-3997

E-mail: [ncfcu@erols.com](mailto:ncfcu@erols.com)

Web site: [www.nationalcapitalfcu.org](http://www.nationalcapitalfcu.org)



Your savings are federally insured up to \$100,000 by the National Credit Union Administration, a U.S. Government agency.

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Federal  
Credit  
Union

*A Rising Star*

## GET CONNECTED ON **YOUR** TIME!

No matter where you are, if you have access to a touch-tone telephone or the Internet, you can access your accounts!



Access your accounts from any computer that is connected to the Internet. Through the Capital Connection, you can:

- ★ Check your current balances
- ★ See if checks have cleared
- ★ Check recent deposits
- ★ Make loan payments
- ★ Transfer between sub-accounts under the same member number (example: from savings to checking)
- ★ Request transfer authorization to joint accounts (example: your child's account)
- ★ And more!

To enroll, simply go to our Web site at [www.nationalcapitalfcu.org](http://www.nationalcapitalfcu.org) and click on the Capital Connection button. The first time you log on you'll be asked for your account number. The last four digits of your Social Security number are your temporary password. You will be prompted to change your password and accept the terms and conditions for online access.



Pay anyone at any time through our Capital I-Pay bill payment service. All you need is your checking account and Internet access.

With Capital I-Pay, you can:

- ★ Pay any individual or company
- ★ Set up recurring payments
- ★ Schedule payments for a future date
- ★ Keep track of your payment history in an easy, concise format

For most people, the small monthly fee is less than the cost of stamps. You'll save time and money with Capital I-Pay bill payment services.

To sign up, fill out the form to the right and check the Capital I-Pay box. Read the terms and conditions of the account on the reverse side and sign the agreement.



With Capital Line (formerly called TellerLine), you have access to your credit union accounts 7 days a week from anywhere at any time. By using a touch-tone phone, your account number and a special personal identification number (PIN), you can get account information and make transfers.

Keeping in touch with your money is as easy as calling (800) 388-8380. You will need the Credit Union Identifier "954" and your complete share account number (including the last three digits of your share account). The first time you log on, you will be asked to change your PIN.

Once you sign on, the system will guide you through your choices.



- ★ You must use a touch-tone phone.
- ★ You must enter **dollars and cents**. Example: for \$50.00, enter 5000.
- ★ You can only perform transfers between accounts with the same base account number.

To get your PIN, fill out the form to the right, checking the box for Capital Line. Your PIN will be mailed to the address we have on file.

## REMOTE ACCESS APPLICATION

**YES!** I would like to apply for one or more of National Capital Federal Credit Union's remote-access services.

I understand that all previous terms and conditions currently existing with my share and share draft accounts are incorporated into this agreement.

Check all that apply:

- Capital Line** — Telephone Account Access
- Capital Connection** — Online Account Access\*
- Capital I-Pay** — Online Bill Payment Service\*\*

Date \_\_\_\_\_

Account Number \_\_\_\_\_

Name \_\_\_\_\_

Home Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Home Phone \_\_\_\_\_

Work Phone \_\_\_\_\_

E-mail Address \_\_\_\_\_

**Cross-member transfer request:** Please allow online transfers from this account to the following account (s):

\_\_\_\_\_

Primary Member Signature: \_\_\_\_\_

Joint Member Signature: \_\_\_\_\_

By evidence of the signature(s) hereon, I/we agree that the retention or use of the services indicated shall be governed by the terms and conditions of National Capital Federal Credit Union and any other terms and conditions or amendments provided from time to time.

Please allow 10 working days to receive your PIN for Capital Line.

\*To use the Capital Connection online account access, you must self-enroll on our Web site at [www.nationalcapitalfcu.org](http://www.nationalcapitalfcu.org). To make transfers between your account and another member's account, you must fill out the cross-member transfer request above.

\*\*By checking this box, you agree to the terms and conditions on the reverse side.