

How does the MasterMoney Card work?

At automated teller machines (ATMs), it works just like an ATM card. You use it with your Personal Identification Number (PIN) to get cash wherever you see the logos that are on the back of your card. At stores, restaurants, and other MasterCard® merchants, it works like a check. Simply present your card, sign the receipt, and your purchase is deducted right from your checking account, or you may be required to use your PIN. To prevent unauthorized use, please memorize your PIN and do not write it on the card or card holder, sign your card, and exercise care in protecting your card.

Where can I use the MasterMoney Card?

You can use it to make purchases at more than 14 million locations around the world where MasterCard® is accepted: restaurants, retail stores, supermarkets, gas stations...even for telephone and online purchases.

Is using a MasterMoney Card like using a credit card?

Using your MasterMoney Card is just as easy and convenient as using a credit card - but it's NOT a credit card. It's a debit card. This means the amount of each purchase is automatically withdrawn from your checking account. This also means you enjoy the convenience of "plastic" without the interest charges!

How do I keep track of purchases?

Receipts from each MasterMoney Card purchase and point-of-sale (POS) transaction should be recorded in your check register. All transactions will be listed on your monthly checking account statement. You can also review them via online banking.

How will my MasterMoney Card purchases appear on my checking statements?

If you shop with a MasterMoney Card, the amount, date and name of merchant where you used the card, will appear on your statement right along with your checks and ATM transactions. Having all of your transactions on one statement makes your record keeping and budgeting easier.

What accounts can I access?

Purchases made with the MasterMoney Card are withdrawn directly from your checking account. At ATMs, you can use the card to access your checking account or statement savings account.

What is the benefit of using the MasterMoney Card?

In a word, convenience. Because the MasterMoney Card works like a credit card, you no longer have to worry about showing

additional identification when purchasing goods or services. And, because the MasterMoney Card isn't a credit card, there are no finance charges or credit card bills at the end of the month!

Can I still use my checks when I shop?

That's up to you. Once you discover the convenience of shopping with your MasterMoney Card, you may find yourself writing checks less frequently - or not at all!

Are there additional fees when using the MasterMoney Card?

Regardless of the fact that the MasterMoney Card gives you added convenience over our ATM card, there are no annual fees, monthly fees, or transaction fees for card purchases. Please refer to our Service Fee Schedule for more information.

What if I want to return a purchase I made with the MasterMoney Card?

No problem! Purchases made with the MasterMoney Card are just like those made with a credit card. Your rights relating to refunds and returned merchandise are the same as when you pay with cash, by check, or by credit card. The refund and return policies of the individual merchant govern these transactions, and you must resolve issues of this type directly with the merchant. We do recommend that you save your receipt, in case you need to return an item.

Can joint owners on a checking account each have their own MasterMoney Card?

Certainly, as long as each joint owner qualifies. Simply complete an application.

What happens if my MasterMoney Card is lost or stolen?

If your card is lost or stolen, call any branch office at 800-246-2009 between the hours of 8:30 am and 5:00 pm, Monday through Friday, and between the hours of 8:30 am and 1:00 pm on Saturday. We will stop the use of your card and order a new one for you. Please refer to our Electronic Fund Transfer Disclosure for more detailed information.

How can I get more information about the MasterMoney Card?

Stop by any office of The Savings Bank, visit our website at www.tsbawake24.com or call a Customer Service Representative at 800-246-2009. We will be happy to answer all of your questions.

MasterMoney Card & AWAKE24 Application

Indicate the accounts to be used with your New Existing

MasterMoney Card or AWAKE24 card

Checking Account No. _____

Statement Savings Account No. _____
(Access at ATMs only)

Applicant Information (Please Print)

Name _____

Soc. Sec. No. _____

Address _____

Date of Birth _____

Home Phone (____) _____

Employer _____

Work Phone (____) _____

Work Address _____

CARD # _____

Co-Applicant Information (Please Print)

Name _____

Soc. Sec. No. _____

Address _____

Date of Birth _____

Home Phone (____) _____

Employer _____

Work Phone (____) _____

Work Address _____

CARD # _____

Authorization

I/We hereby authorize The Savings Bank to obtain consumer reports containing credit and other reference information about me/us from third parties such as credit bureaus to evaluate this application and, should the application be approved, from time to time, to evaluate my/our continued eligibility and to disclose or exchange any information which relates to this application or to any account opened as a result of this application. The information contained in this application is correct to the best of my/our knowledge. By signing below I/we am applying for The Savings Bank MasterMoneyCard. I/We understand this is not a credit card and that the dollar amount of purchases made with this card will only be deducted from my/our Savings Bank primary checking account. The Savings Bank's MasterMoney Card is available for qualified customers only. Other requirements apply. If I/we are not approved for The Savings Bank MasterMoney Card, I may be issued The Savings Bank AWAKE24 card if I do not already have one. I agree to be bound by the terms and conditions as set forth in The Savings Bank's Electronic Fund Transfers Agreement. I/We understand that on a joint account, each account holder must consent to this application by signing below.

Applicant signature _____

Co-Applicant signature _____

Date _____

FOR BANK USE ONLY

Office _____ Taken by _____

Card Limits AWAKE24 \$ _____

POS \$ _____ Debit \$ _____

Increase Limit to: AWAKE 24 \$ _____

POS \$ _____ Debit \$ _____

NCPS Verified _____

Limit Approved By _____ Date _____

Card 1# _____ Card 2# _____

Issue Date(s) _____ Completed by _____

MasterMoney Card Application

Branch Locations

Main Office
357 Main Street
Wakefield, MA 01880

South Lynnfield Office
1105 Summer Street
Lynnfield, MA 01940

Lakeside Office
599 North Avenue
Wakefield, MA 01880

Andover Office
84 Main Street
Andover, MA 01810

Greenwood Office
907 Main Street
Wakefield, MA 01880

Methuen Office
17 Burnham Road
Methuen, MA 01844

Lynnfield Office
584 Main Street at Centre Court
Lynnfield, MA 01940

North Reading Office
6 Washington Street
North Reading, MA 01864



www.tsbawake24.com | 800.246.2009 | Member FDIC/ DIF

