upsEmployees Credit Union

Quality financial services...DELIVERED.

1814 E. BROOKS ROAD | MEMPHIS, TN 38116

Hello UPS Employee or Family Member,

Thank you for inquiring about joining the UPS Employees Credit Union. There are a few basic requirements for membership. Eligible members include current UPS employees or family members of employees in Tennessee, Mississippi, Arkansas, Kentucky, Georgia, Virginia, Missouri or Alabama.

A copy of your UPS badge and valid driver's license or state issued identification is required. If you do not have a UPS badge, a copy of your last UPS pay stub will be accepted. All members must open a share/savings account; all other accounts are optional. There will be a $25.00 minimum balance required.

Enclosed you will find an account form. Please complete all highlighted sections.

Mail or e-mail (membership@upscu.org) all completed forms, a clear copy of your UPS badge or latest paystub, a clear copy of valid state issued ID, and check or money order for $25 to:

UPS Employees Credit Union
1814 E Brooks Rd.
Memphis, TN 38116

Please contact us if you have questions regarding funding the account regularly. We highly recommend completing the direct deposit form (pg.7) to fund your account regularly.

Online banking and e-statements are also available for your convenience.

You may contact us at 1-800-627-2723 or visit our website at www.upscu.org. Our office hours are Monday through Friday, 7:30am to 3:30pm. We look forward to you joining our credit union family, where quality financial services are delivered!

Sincerely,

Blake Wood

Blake Wood, CEO
UPS Employees Credit Union

*The New Member Packet includes the following:

Pg. 2 About Us
Pg. 3 Loan Rates
Pgs. 4-5 Account Form
Pg. 6 UPS Direct Deposit Form
Pg. 7 Courtesy Pay
Pg. 8 Account Descriptions
Pg. 9 ATM/Debit Card Application
Pg. 10 ATM/Debit Card Agreement
Pg. 11 Disclosure
Pg. 12 Wire Form

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Join Us and Start Saving Today!

UPS ECU was established in 1980 by a group of truck drivers to fulfill the financial needs of the employees of UNITED PARCEL SERVICE. During our early days of becoming a credit union, we worked out of a shoe box. Today, UPS ECU is one of the strongest Credit Unions in Tennessee. We pride ourselves in customer service and always keeping our members' needs first. Our membership has grown to over 6,200 members and continues to grow as we serve UPS Employees and their family members in Tennessee, Mississippi, Arkansas, Kentucky, Georgia, Virginia, Missouri, and Alabama.

Higher Dividend Rates

For many years, UPS Employees Credit Union has continued to pay higher dividend rates on all share and certificate of deposit accounts than other financial institutions.

Lower Loan Rates

UPS ECU continues to lower loan rates to save our members money and put money back into our members' pockets. We offer competitive financing on New and Used Autos, Boats, Motorcycles, ATVs, RVs and Four-Wheelers.

Address : 1814 E. Brooks Road Memphis, TN 38116
Phone : 901-396-2132
Website: www.upscu.org

Start Saving Today!
901-396-2132

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	NEW ACCOUNT
	ADD
	CHANGE
	REMOVE

ACCOUNT TYPE

	SHARE/SAVINGS		CHRISTMAS CLUB
	SHARE DRAFT/CHECKING		VACATION CLUB
	SHARE CERTIFICATE/CERTIFICATE		OTHER

BASIC INFORMATION

NAME:	MEMBER #
STREET:	SSN:
CITY/STATE/ZIP:	DRIVER'S LIC #
HOME PHONE:	DATE OF BIRTH:
CELL PHONE:	PASSWORD: (OPTIONAL)
WORK PHONE:	EMPLOYER/HUB:
EMAIL:	HIRE DATE:

OWNERSHIP

	INDIVIDUAL		WITH RIGHTS OF SURVIVORSHIP
	JOINT		WITH RIGHTS OUT OF SURVIVORSHIP

JOINT NAME:	SSN:
STREET:	DRIVER'S LIC #
CITY/STATE/ZIP:	DATE OF BIRTH:
HOME PHONE:	PASSWORD: (OPTIONAL)
CELL PHONE:	EMPLOYER:
WORK PHONE:	EMAIL:

JOINT NAME:	SSN:
STREET:	DRIVER'S LIC #
CITY/STATE/ZIP:	DATE OF BIRTH:
HOME PHONE:	PASSWORD: (OPTIONAL)
CELL PHONE:	EMPLOYER:
WORK PHONE:	EMAIL:

SERVICES

	PAYROLL DEDUCTION/DIRECT DEPOSIT		ATM CARD
	OVERDRAFT PROTECTION		DEBIT CARD
	E-STATEMENTS		INTERNET BANKING
	AUTO LOAN		PERSONAL LOAN

DESIGNATIONS

☐	**PAYABLE ON DEATH (POD)/TRUST ACCOUNT**		
☐	ALL ACCOUNTS	☐	SELECTED ACCOUNT:

BENEFICIARY/POD PAYEE NAME:	
RELATIONSHIP TO MEMBER:	
STREET:	SSN:
CITY/STATE/ZIP:	DRIVER'S LIC #
PHONE:	DATE OF BIRTH:

BENEFICIARY/POD PAYEE NAME:	
RELATIONSHIP TO MEMBER:	
STREET:	SSN:
CITY/STATE/ZIP:	DRIVER'S LIC #
PHONE:	DATE OF BIRTH:

TIN Certification and Backup Withholding

Under Penalties of perjury, I Certify that: (1)The number shown on this is my correct taxpayer identification number, (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Services (IRS) that I am subject to backup withholding as a result of failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and (3) I am a U.S. person (including a U.S. resident alien). Certification Instructions Cross out item 2 if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends.

Authorization

By signing below, I/we agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Disclosure, Funds Availability Policy Disclosure, if applicable, and to any amendment the Credit Union makes from time to time which are incorporated herein, I/we acknowledge receipt of a copy of the Agreement and Disclosures applicable to the accounts and services requested herein. If an access card of EFT service is requested and provided, I/we agree to the terms of and acknowledge receipt of the Electronic Funds Transfer Agreement. I/we authorize the Credit Union to check our credit and employment history, to request and use reports regarding same, and to answer questions about its credit experience with us. The Internal Revenue Service does not require your consent to any provision of this document other than the certificates required to avoid backup withholding.

SIGNATURE	DATE	SIGNATURE	DATE
SIGNATURE	DATE	SIGNATURE	DATE

**PLEASE SEND A PHOTOCOPY OF YOUR DRIVER'S LICENSE, UPS ID, AND COMPLETED FORMS TO MEMBERSHIP@UPSCU.ORG OR FAX TO 901-345-0400.

FOR CREDIT UNION USE ONLY

DATE OF MEMBERSHIP:	OPENED BY:
MEMBER VERIFICATION	

WHAT YOU NEED TO KNOW ABOUT OVERDRAFT AND OVERDRAFT FEES

An **overdraft** occurs when you do not have enough money in your account to cover a transaction. We can cover your overdrafts in two different ways:

1. We have ***standard overdraft practices*** that come with your account. These practices link your savings account to checking as protection first. Should there not be enough funds in the savings to fully cover the overdraft, we would use Courtesy Pay to pay the item up to your Courtesy Pay limit including Courtesy Pay fees.

2. For a fee, ***Courtesy Pay*** can cover an overdraft up to your limit should there not be funds available in the savings account.

What are the Courtesy Pay practices that come with my account?

We ***do*** authorize and pay overdrafts for the following types of transactions:

1. Check and other transactions using your checking account number
2. Automatic bill payments

We **do not** authorize and pay overdrafts for the following types of transactions:

1. ATM transactions
2. Everyday debit card transactions

We pay overdrafts at **our** discretion, which means we **do not** guarantee that we will always authorize and pay any type of transaction. If we **do not** authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if UPS Employees Credit Union pays my overdraft with Courtesy Pay?

1. We will charge your account a fee of $22 each time we pay an overdraft using Courtesy Pay. You account is allowed to be negative no more than your Courtesy Pay limit (overdraft plus fees).
2. There is no limit on the total fees we can charge you for overdrawing your account.

Courtesy Pay is a privilege and can be revoked at any time

___ I do NOT want UPS Employees Credit Union to authorize and pay overdrafts on my account using Courtesy Pay.

___ I DO want UPS Employees Credit Union to authorize and pay overdrafts on my account using Courtesy Pay.

Printed Name: _____ Date: _____

Account Number: _____ Signature: _____

For secondary accounts only
Which Credit Union?

Gap ☐ Teamster ☐
UPS ☐ LOCAL # _____ (Example 804)

RRDD: ____/____

PAY CYCLE:
☐ Hourly ☐ Semi-Monthly ☐ Monthly

EMPLOYEE NAME: _____

EMPLOYEE ID OR SSN: _____

PAPERLESS:
☐ Yes ☐ No
If there is no selection made for paperless, you will automatically be placed as paperless.

NET PAY DIRECT DEPOSIT (Where your main check goes)

BANK NAME: _____ ADDRESS: _____

CITY: _____ STATE: _____ ZIP CODE: _____

TRANSIT/ROUTING NUMBER | ACCOUNT NUMBER | ACCOUNT TYPE

NEW: ☐ DELETE: ☐

Secondary/Additional Direct Deposit Accounts

Secondary accounts can only be GAP, Teamster, Local and UPS credit unions.

TRANSIT/ROUTING NUMBER | ACCOUNT NUMBER | ACCOUNT TYPE | AMOUNT or %

		CUC ☐ CUS ☐	

NEW: ☐ UPDATE: ☐ DELETE: ☐

Secondary/Additional Direct Deposit Accounts

Secondary accounts can only be GAP, Teamster, Local and UPS credit unions.

TRANSIT/ROUTING NUMBER | ACCOUNT NUMBER | ACCOUNT TYPE | AMOUNT or %

		CUC ☐ CUS ☐	

NEW: ☐ UPDATE: ☐ DELETE: ☐

Note: The bank selected to receive the direct deposit must be a member of the National Automated Clearing House Association (NACHA).

I _____authorize UPS to initiate credit entries and correct debit entries, if necessary, to the bank account noted above. This authority is to remain in full force until UPS has received written notification from me of its termination. Written termination shall be received in such time as to afford UPS, and the bank a reasonable opportunity to act on it.

Note: When changing your direct deposit from one account to another, there will be a time delay in the transfer of account information. **During this time period the employee will receive an actual paycheck**. This check must be deposited or cashed by the employee. Direct deposit funds are available on Friday.

CUC = CREDIT UNION CHECKING
CUS = CREDIT UNION SAVINGS

Only two additional accounts are allowed.
Main account can be with any bank of your choosing.
Secondary accounts can only be GAP, Teamster or UPS Credit Unions.

Sign: _____ Date: _____

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CHRISTMAS CLUB ACCOUNT

The Christmas Club Account is a sub-account of your share account. Each pay period you may have funds deducted from your paycheck and deposited into your account. Additional deposits are also accepted. Beginning October 15th through December 31st of each year you may contact the credit union to make withdrawals at no charge. Deposits will continue for the next year, unless the credit union is notified. Simply specify the amount you would like deposited on the Direct Deposit Authorization Form and return to the credit union. Open your Christmas Club Account today and have some extra jingle for the holidays!

VACATIONS CLUB ACCOUNT

The Vacations Club Account is a sub-account of your share account. Each pay period you may have funds deducted from your paycheck and deposited into your account. Additional deposits are also accepted. Simply specify the amount you would like deposited on the Direct Deposit Authorization Form and return to the credit union. Start planning today for your vacation getaway!!

TERM SHARE ACCOUNT

Term Share Accounts (AKA Certificate of Deposits) are accounts that offer you a secure way to invest your money for a specified term. Certificate terms range from 6 months to 30 months and require a minimum deposit of $1,000.00 to $100,000.00 (see rate sheet). Certificates typically earn higher dividends than share accounts. The interest rate is fixed until the maturity date. Once the certificate matures, you have a grace period of seven calendar days. During the grace period you may deposit or withdraw funds without being charged a penalty. **Note: Term Shares withdrawn or closed before the maturity are subject to a penalty of 90 days of interest on the amount withdrawn.

IRA ACCOUNTS

The credit union offers two types of retirement accounts: the Traditional Retirement Account (IRA) and the ROTH IRA. These accounts are designed for retirement savings. Depending on the type of IRA you choose, your contributions may be tax-deductible and will grow either tax-deferred or tax-free.

The Traditional IRA and the ROTH IRA may be opened as an Accumulative IRA or Term Share Account. The Accumulative account is similar to a savings account and may be opened with as little as $1.00. The interest rate is variable and is based on the 6 month Term Share rate. Deposits may be payroll deducted and additional deposits are accepted. The Term Share IRA accounts (Certificate of Deposits) require a minimum deposit and are subject to penalty for early withdrawal (see Term Share Account). In addition to the credit union penalty, these accounts are subject to IRS penalty.

Educational IRAs are also available. Please contact the credit union for more information.

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ATM/DEBIT CARD APPLICATION

☐	VISA LOGO CARD (CHECKING ACCOUNT)
☐	ATM CARD
☐	PRIMARY MEMBER
☐	JOINT MEMBER
☐	BOTH
☐	ADDRESS IS DIFFERENT, PLEASE UPDATE

ACCOUNT NUMBER:

☐ SAVINGS ACCOUNT ONLY

MEMBER INFORMATION

PRIMARY MEMBER

First Name	Last Name	Last 4 SSN	Date of Birth

Address	City	State	Zip

JOINT MEMBER

First Name	Last Name	Last 4 SSN	Date of Birth

Address	City	State	Zip

Home Phone Mobile Phone

I (we) authorize UPS Employees Credit Union (UPSECU) to obtain information to check my (our) credit records for statements made in this application. I (we) assume all responsibility to the limits allowed by law for each use of the applied for card, my Personal Identification Number (PIN) and the magnetic pattern assigned by UPSECU until I (we) have notified the Credit Union not to honor them. I (we) agree in case of default that any sums due will be secured by the shares and deposits in all joint and individual accounts I (we) have with the Credit Union now and in the future, as well as any collateral pledged to the Credit Union now and in the future. If UPSECU takes collection action, I (we) agree to pay all court costs and collection fees, including reasonable attorney's fees and costs whether or not there is litigation, including such fees on a trial and on any appeal.

BY SIGNING BELOW, I (WE) ACKNOWLEDGE THAT I (WE) HAVE READ AND UNDERSTAND THE CONDITIONS OF THIS APPLICATION.

Primary Member Signature Date

Joint Member Signature Date

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ATM/DEBIT CARDHOLDER AGREEMENT

I hereby apply to the UPS Employees Credit Union for the ATM/Debit card privileges and agree to all the following terms and conditions.

1. The card issued by the Credit Union is the sole property of the Credit Union, which may retrieve, limit or issue a new card at any time. Upon request, the cardholder will cease to use the card and return it to the Credit Union immediately.

2. The Credit Union will determine the means and conditions under which a card may be issued or retained, and the type transactions which may be made. The Credit Union reserves the right to establish and maintain service charges and/or transaction fees and may change such fees and charges from time to time. The Credit Union will make every possible attempt to notify the cardholder in writing in advance of any changes in the terms and conditions pertaining to the use of the card or the establishment of new ones thereof.

3. The cardholder is responsible for the use of the card and to maintain the Personal Identification Number (PIN) with maximum security. Cardholder agrees to take all reasonable steps to locate, apprehend and prosecute unauthorized user(s) of the card and to assist the Credit Union where lawful in these efforts.

4. Each cardholder by acceptance and/or use of the card authorizes the Credit Union to pay from any account he/she may have with the Credit Union, any amount necessary to satisfy any transaction, fee or service charge which results from the use of such card.

5. Card transactions are governed by these terms and conditions and any other terms that apply to any account affected by such transactions, such as agreements, charter, bylaws, rules and regulations, in addition to any applicable laws. Any Credit Union business transacted by use of the card is not finalized as it pertains to any account(s) until the Credit Union has verified and processed the transaction on its records according to the usual procedures, regardless of any receipt produced from the ATM at the time of the transaction.

6. The Credit Union is authorized to treat any transaction made by the cardholder to be the same as if the cardholder(s) signature was affixed to said transaction document. Difficulties or complaints should be reported by the cardholder(s) directly to the Credit Union.

7. Expenses incurred by the Credit Union to research a disputed transaction(s) will be paid by the cardholder when such transaction is proven to have been made by an authorized user. Cardholder agrees to pay all expenses he may incur in the apprehension and prosecution of any unauthorized user(s).

8. Credit Union will not be responsible for the condition of any ATM it does not own, nor will it be liable for any failure or malfunction of the equipment or system except as specifically provided by law. Cardholder will examine his periodic statements from the Credit Union promptly and report any errors or unauthorized transaction within 60 days of statement. Cardholder liability for unauthorized transactions is limited as provided by law. The rules for unauthorized transfers and error resolution are contained in the disclosure statement.

9. Cardholder may cancel his agreement with the Credit Union at any time by notifying the Credit Union. In that event, all rights and obligations for any transaction occurring before the Credit Union receives notice of cancellation shall be determined by this agreement.

10. The Credit Union reserves the right to make additions or deletions to these terms and conditions from time to time.

TYPES OF VISA® LOGO DEBIT CARD TRANSACTIONS
You may access your share draft account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

ATM WITHDRAWAL RESTRICTIONS
Assuming funds are available in your account, you may withdraw up to $1000 within a 24-hour period, seven days a week, from an automatic teller machine (ATM).

DEBIT CARD TRANSACTIONS/FREQUENCY AND DOLLAR LIMITATIONS
Using your VISA® LOGO card you may make purchases up to $1000 in transactions per day. You may withdraw in cash as high as $1000 per day.

CHARGES FOR EFT TRANSACTIONS
If you do not have a Share Draft (draft) account, there will be a monthly charge of $5.00 fee for use of your ATM card, Fees will be deducted from the account on which the transaction occurred.

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DISCLOSURE INFORMATION PROVIDED IN COMPLIANCE WITH REGULATION E

CONSUMER'S LIABILITY FOR LOSS OR THEFT

Prompt reporting of loss or suspected theft or your Credit Union ATM/Debit card is essential for your protection. If a loss or suspected theft is reported within 2 business days, you can lose no more than $50, should someone use your card. If the Credit Union could have prevented the unauthorized use of your card had you reported within the 2 business days, you could lose as much as $500. If delayed reporting to the Credit Union of such loss or suspected theft is attributable to extenuating circumstances-hospitalization, extended travel,
etc.–the specific period may be lengthened to a reasonable time as deemed by the Credit Union.

CONSUMER'S LIABILITY FOR UNAUTHORIZED USE

Study the ATM/Debit card transaction carefully on all your statements. If a statement shows transactions that you did not authorize, notify the Credit Union at once.
You have 60 days from the date of the statement to report any unauthorized transactions. If you fail to do so you are liable for the unauthorized transactions that appear on the statement or that occur within the 60-day period. You are also liable for any unauthorized transactions that occur after the 60-day period and before you gave notice if these losses would not have occurred had you given notification within the 60 days.

HOW TO REPORT LOSS/THEFT OR HOW UNAUTHORIZED USE OF YOUR ATM/DEBIT CARD

Contact by phone is the best way to prevent losses or to keep them at a minimum.

Call the Credit Union at
(901) 396-2132 or (800) 627-2723

Or immediately write to
UPS Employees Credit Union
Attn: Card Services
1814 E Brooks Rd
Memphis, TN 38116

In some circumstances, contact made by phone may be asked to be followed up in writing.

TYPES OF ELECTRONIC FUND TRANSFERS AVAILABLE THROUGH ATM ACCESS

You may use your ATM/Debit card for the following kinds of transactions with your share or share draft account

- Cash Withdrawal
- Balance Inquiry
- Funds Transfer from one account to another

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

If you think that a statement or a receipt for an electronic transfer is wrong, or if you have questions pertaining to such, contact the Credit Union at once. The Credit Union must hear from you within 60 days after the first statement on which the suspected error or problem appeared.

When contacting the Credit Union, include your name, account number and security digits along with a description of the error or transfer in question (including the dollar amount) explaining as clearly as possible why you believe there to be an error and/or the reason for a request for more information. Contact made by phone may be asked to be followed up in writing within 10 business days. In the event that more time is needed, up to 45 days may be taken to investigate the matter. Should this be necessary, your account will be re-credited within 10 business days for the amount you think is in error. You will then have the use of the funds in question during the investigation. However, if you are asked to put your questions in writing and you do not do so within 10 business days, we may not be able to re-credit your account. Should no error be found, a written explanation will be sent within 3 business days following the completion of the investigation.

DOCUMENTATION OF EFT TRANSACTIONS

You will receive a receipt at the time you make any transaction to or from your account using your ATM/Debit card. You will receive a monthly statement of your share or share draft account if you use your ATM/Debit card.

LIABILITY FOR FAILURE TO MAKE TRANSFERS

If the Credit Union does not complete a transfer from your account on time or in the correct amount according to our agreement with you, the Credit Union is liable for losses or damages not to exceed the amount of the transaction, except in the following instances:

1. If through no fault of the Credit Union you do not have sufficient funds in your account to make the transfer
2. If the ATM where you made the transfer does not have enough cash and despite information to that effect showing on the screen you proceed with the transaction
3. If the ATM was not functioning properly and you knew of the breakdown before you started the transaction
4. If circumstances beyond the control of the Credit Union (such as flood or fire) prevent the transfer despite reasonable precautions that have been taken
5. Any other exceptions listed in your agreement with the Credit Union

UPS Employee's Credit Union Wire Form

AMOUNT	

INSTRUCTED AGENT		ABA #
INSTRUCTED AGENT NAME		NAME

ACCOUNT TYPE	DDA NUMBER	
DEBTOR INFORMATION (REQUIRED)		ACCOUNT NUMBER
		NAME
		ADDRESS 1
		ADDRESS 2
		ADDRESS 3

ACCOUNT TYPE	DDA NUMBER	
CREDITOR INFORMATION (REQUIRED)		ACCOUNT NUMBER
		NAME
		ADDRESS 1
		ADDRESS 2
		ADDRESS 3

ACCOUNT TYPE	FED ROUTING NUMBER	
CREDITOR AGENT (REQUIRED)		ABA #
		NAME
		ADDRESS 1
		ADDRESS 2
		ADDRESS 3

WIRE CUT OFF TIME IS 2PM CST

By signing below, you affirm that all the information provided above is accurate and complete. You authorize UPSECU to transfer the funds as specified and to debit your account for the transferred amount, along with any applicable fees. Please note that the receiving institution may impose its own fees for processing the transfer. I understand that UPSECU will verify all wire transfers. Furthermore, I acknowledge that if a wire transfer is refunded to UPSECU due to incorrect information provided, I will not be reimbursed for the wire fee or any additional fees charged by other financial institutions.

Member Signature		
I have verified the following security questions		Tellers Initals
SSN #		
Phone #		
Password		

		DATE
TELLER		
VERIFIED BY		

UPDATED 10/2025