



## How to use your Member Connection Card for FREE

There's never a fee to use your Member Connection Card for signature-based purchases (press "credit"), transfers or inquiries. You can get cash back with your purchase using your card by selecting "debit". However, you'll be charged a \$.50 fee. The retailer may also charge a fee.

### Here's how to get cash and avoid a fee:

**1) You're allowed a certain number of free withdrawals per month.** You can make up to four free withdrawals per month if you have Essential Checking and eight free withdrawals per month if you have Energized Checking at ATMs that aren't owned by, or affiliated with, Community Resource. You'll be charged \$1 per withdrawal when you exceed your free withdrawal limit. Please remember, there may be a surcharge at an ATM that is not affiliated with the Credit Union.

**2) Use our ATMs.** Our ATMs are located at 20 Wade Road in Latham and in Westmere News in Guilderland.

**3) Use our affiliated ATM networks.** From our our web site, click on the "member services" tab to find an ATM near you.

### The following ATM networks are completely free for you to use — there's no Credit Union fee and no surcharge:

- **CO-OP** - Nearly 20,000 ATMs available across the U.S. and Canada. CO-OP ATMs are located in some Cumberland Farms, Hannaford and Kmart stores in addition to other locations. **(Click here to find a CO-OP ATM near you!)**
- **SUM** - National ATM access, primarily in the northeastern U.S. **(Click here to find a SUM ATM near you!)**
- **Allpoint** - National ATM access. **(Click here to find an Allpoint ATM near you!)**

### The following ATMs are free if you check "surcharge free" when searching:

- **Accel/Exchange**- National and International ATM access. **(Click here to find an Accel/Exchange ATM near you!)**

