

# Securityplus ACCOUNT GUIDE

FEDERAL CREDIT UNION

**CONGRATULATIONS**, you signed up for a special YouthWorker-only checking/savings account with Securityplus Federal Credit Union. To make sure you know how to use your new account and debit card, here are a few tips. Securityplus has 3 branches at the following addresses:

- **NORTHWEST PLAZA:** 4470 W. Northern Parkway, Baltimore, MD 21215
- **WOODLAWN:** 1514 Woodlawn Drive, Baltimore, MD 21207
- **OWINGS MILLS:** 60 Painters Mill Road, Owings Mills, MD 21117

Securityplus is part of a group of credit unions that have “Shared Branching”. This means that even though you have an account only with Securityplus, you can still cash checks, deposit/withdraw money, and check balances at over 6,400 locations in the world. To find a Shared Branching location closest to you, visit [SecurityplusFCU.org](http://SecurityplusFCU.org) and search “Share Branching” locations.

## Set-Up - I Just Got My Card!

Within two weeks, you will receive your debit card in the mail in a plain white envelope (as long you reside at the address you put on our application). **YOU WILL NEED TO SET UP YOUR CARD AS SOON AS YOU RECEIVE IT.** The card is stuck to a large piece of paper. You can remove the card and you will notice there is a sticker on the card. This sticker will have a number on it (1-866-985-2273), which you can call to “activate” it, so that you can use it. **Please call this number and activate your card as soon as possible.** You will need to call from a phone number associated with your account (what you provided at the time you signed up for the account).



You will have to wait for a recording to play and then you will be asked a few questions to help identify you (birthday, social security number, etc). You’ll also be asked what 4-digit **PIN Number** you would like. Please answer these questions and pick a 4-digit Pin you are likely to remember, but that isn’t easy to guess (i.e. **don’t** do 0000, 1234, or your birth year). If you forget your PIN, call the same number to change it.

Once you are done with this call and have “activated” your card, you can remove this sticker and sign the back. If you need it in the future, the phone number is also on the bottom right corner on the back of your card.

If you are calling from a phone number not associated with your account, or are unable to activate your card, you will need to call Securityplus to update your personal information (410-281-6200, press 3).

## How Much Money Do I Have?

After you have activated your card, you can check how much money you have on your card (also known as your “card balance”) a few different ways:

- Download the “Securityplus FCU Mobile” app by searching for it in your phone’s app store
- Call 1-866-985-2273 and answer the questions asked (type out answers, don’t speak them).
- Go online to [SecurityplusFCU.org](http://SecurityplusFCU.org) to enroll in an online banking account
- Go to an ATM and look up your balance. Look on the next page in the “I Want to Get Cash” section to find out which ATM’s you should use.
- Go to either a Securityplus branch or a “Shared Branch”



## How Do I Buy Stuff?

When you make a purchase, instead of giving cash, just swipe your card or insert it in the card reader at the point of purchase. You will need to type your correct **PIN** number to make the purchase. You can select debit or credit at the machine. This works just like a regular debit card.

Remember how much money you have on your card. If you try to spend more money than you have on your card, you won't be able to make your purchase (also known as "denied").

## I Want to Get Cash

You can easily get cash from your card in two different ways without paying fees:

1. **ATMs:** Go to any "Allpoint" or Securityplus ATM. You will need to remember your **PIN** for this. An easy rule of thumb is that all CVS, Wawa and Royal Farms locations also have "surcharge" free ATMs. A list of surcharge-free (no fee) ATM locations closest to you can be found on the Securityplus FCU Mobile app or on the Securityplus website.
2. **Cashback:** In some places like grocery stores and convenience stores, when you buy something you can choose to get cash back. You just need to swipe your card, type your PIN number, and choose how much money you would like.
3. **Go to a Securityplus or Shared Branch Location**

## Oh No! – I Lost my Card?

No fear! If you lost a card, as soon as possible, do the following:

- Call 410-281-6200, press 2
- You will speak with a person who can help send you a new card

Every time you lose your card, it will cost \$5.00 to replace and will be delivered via regular mail (7 – 10 business days to deliver). If you want the card in 3 business days, it will cost \$40. Your card will come in an unmarked, plain white envelope to the address associated with your account. If you lose your card and still need your money to bank, don't fret! You can just go to a Securityplus or Shared Branch location and withdraw your money there.

## Do I have any Limits or Fees?

Many checking/saving accounts have limits on them to prevent anyone who takes someone's debit card from draining the account. This account puts a limit of **\$250** per day on spending with your debit card. You can still withdraw more money by going to a credit union branch in person or calling 410-281-6200 (Mon-Fri 9am–6pm & Sat 9am–1pm) and asking for the limit to be waived for 1 day.

Many checking/saving accounts have fees for maintaining the account and spending more money than you have (overdraft). This account does not have those fees. But if you do end up over drafting your account (spending more money than you have), your checking account may be closed for misuse.

When you turn 18 or if you are 18+ now, your account will be turned into an adult account, which means it will be subject to a low-balance fee. If you have a balance of less than \$50 for more than 60 days, a \$1 low balance fee will be charged every month after. You can avoid this by transferring \$50 into your savings account and leaving it there.

## What about Checks?

If you want to deposit a check, you need to go to a Securityplus branch in person. There will be a hold on your deposited check for up to 9 days, which means the money won't be available immediately. This is to make sure that you don't have to pay any fees in case the person/organization that gave you the check doesn't have enough money to pay for it.

Be careful when someone gives you a check to make sure they have enough money, especially when they ask you to give them cash for it. They may not have enough and you'll end up losing money you can't get back.