

Frequently Asked Questions from Parents

Should I be a joint owner on my student's account?

Yes

- For ATM access to make deposits from your hometown

No

- You can make deposits at nationwide Shared Branching locations without being a joint owner

How can I make deposits on my student's account?

- Nationwide shared branching locations
- No-surcharge Alliance One ATM locations
- Mail
- Wire transfer
- Transfer funds online from your account to theirs (parents can open OUCU accounts, too!)

Why should my student open an account in Athens?

- Avoid ATM fees
- Easier to cash a check
- Local, friendly service
- ATMs on campus and around town
- Debit card assistance

What about a credit card?

Some parents want their student to have a card for emergencies or for larger purchases like books. A student can get a MasterCard Classic on their own (until Feb. 2010) or you can be joint on the card. Joint owners are equally liable. Statement can come to you or your student.

Whatever you decide, know that our cards are simple and straightforward. No annual fee, a fixed rate, no cash advance fee, etc. We don't believe in tricky terms or hidden fees.

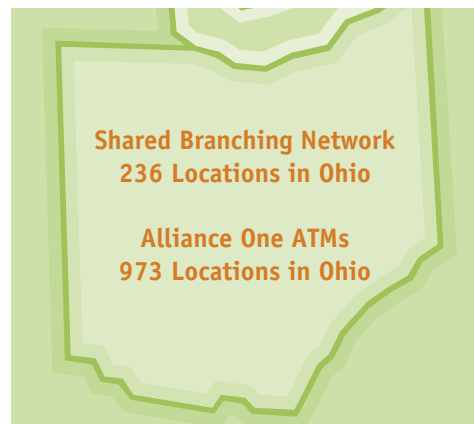
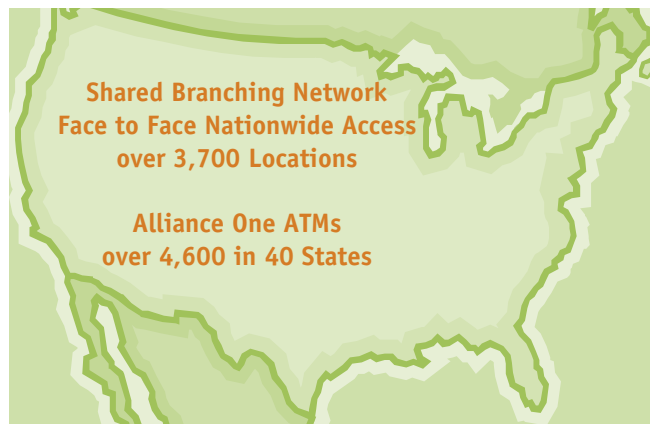


Shared Branching Network
www.cuservicecenter.com



Alliance One ATM Network
www.atmallianceone.org

Intercept ATM network
www.surchargefree.com



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