

**APPLICATION FOR
VISA® DEBIT CARD**

Account Number(s) _____

Name _____

Address _____

City, State, ZIP _____

Email _____

Home Phone Number _____

Work Phone Number _____

Social Security # _____

Date of Birth _____

Employer _____

Mother's Maiden Name _____

Co-Applicant

Name _____

Address (if different) _____

Home Phone Number _____

Work Phone Number _____

Social Security # _____

Date of Birth _____

Employer _____

Signatures: By signing below, the undersigned request(s) the described services and agrees to the terms and conditions governing the services, including any fees and charges. The undersigned agree(s) that all information is accurate and authorizes the financial institution to verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

Applicant Signature

Co-Applicant Signature

Date

VISA® Debit Card

Fast and One-Step Easy...

Forget having to round up your checkbook, a pen, and two forms of ID! With a VISA Debit Card, purchases are as simple as using a credit card!

Convenient and Easy to Use...

From withdrawing cash, buying some new clothes, paying for a nice dinner, or paying for gas at the pump, your debit card is a convenience that you won't want to do without!

Two Cards in One...

1) You can sign for purchases anywhere the VISA is accepted! You will be given an *open to buy limit*. This limit will display on the paper card holder you receive with your new card. You can make purchases within this limit providing there are sufficient funds in your share draft checking account. Each transaction will post to your share draft checking account within a few days and will appear on your monthly statement with the merchant name making it easier for you to track your spending.

2) When your debit card arrives, you will be given a phone number to call and create a 4-digit PIN. This enables you to use your debit card to access the SHAZAM®, Cirrus®, and other ATM networks. This access will allow you to use your card at numerous POS and ATM locations to make purchases, withdraw cash, transfer funds, and even make deposits! **(Deposits may be made in-state at full service ATMs and have a 2 business day hold.)** The normal daily ATM withdrawal limit is \$205. The extra \$5 helps to allow for ATM surcharges should they occur.

ATM Surcharges and How to Avoid Them...

The Financial Institutions that own automated teller machines have a right to apply a surcharge to transactions at their machines. When using these ATMs, you should see a warning posted on the ATM that you may be subject to a surcharge. You will also be informed of the amount of the surcharge with an option to cancel your transaction before the transaction is finalized.

You can avoid surcharging in two ways:

1) By using your VISA Debit Card with a signature based transaction where available you avoid surcharges plus all signature based transactions are unlimited and free. *Note: If a debit card transaction exceeds the available balance, you will be subject to NSF fees the same as for an NSF fee for a written draft/check.*

2) Because of Advantage Credit Union's membership in Privileged Status you can look for ATMs that have the Privileged Status Logo and you will not incur a surcharge when using those ATMs. To find the locations of Privileged Status ATMs, go to our website at: www.acuiowa.org and click on the Privileged Status Logo.

All Point of Sale transactions and transactions at our ATM at 121 W 3rd Street N, are free and not counted toward your 10 free. Other ATM transactions in excess of your 10 free per month are charged a nominal fee of 60 cents plus tax per transaction. You will be charged \$1.00 plus tax per transaction at Non-SHAZAM ATMs in U.S. and \$2.50 plus tax per transaction at Non-SHAZAM ATMs outside of U.S. Visa merchant transactions are FREE.

UNAUTHORIZED TRANSFERS

Consumer Liability:

Do NOT give your card or PIN to anyone! This card is the property of Advantage Credit Union. Allowing someone else to use your card or card number will increase your liability from the normal limits listed below.

Tell us AT ONCE if you believe your card and/or code has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days, you can lose no more than \$50 if someone used your card and/or code without your permission. (If you believe your card and/or code has been lost or stolen, and you tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your card and/or code without your permission.) If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

Additional Limit on Liability for Visa Debit Card. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa Debit Card. This additional limit on liability does not apply to ATM transactions, to transactions using your Personal Identification Number which are not processed by VISA, or to commercial cards.

Contact in Event of Unauthorized Transfer. If you believe your card and/or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address listed in this brochure.

Error Resolution Notice:

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this brochure. If you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

(1) Tell us your name and account number (if any).

(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days for Visa Debit Card point-of-sale transactions and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for Visa Debit Card point-of-sale transactions and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

If your VISA Debit Card is lost or stolen, call 800-234-5354 immediately!

Transactions in Other Than U.S. Dollars:

When you use your card for a transaction denominated in a currency other than U.S. dollars, the transaction amount will be converted into U.S. dollars by applying an exchange rate selected by VISA from among the range of rates available in wholesale currency markets or the government-mandated rate on the date the transaction is processed. The rate chosen may vary from the rate VISA receives. When you use your card in a transaction outside of the United States to make a purchase, obtain a cash advance, obtain a credit voucher, or reverse any of these transactions, an International Service Assessment equal to one percent of the amount of the transaction (expressed as a positive number) will be assessed against your account.

The Go Everywhere,
Do Everything
Card...



VISA® Debit Card



**121 W. 3rd Street N.
Newton, IA 50208
641-792-5660
800-824-2575**

Application Inside!