

For Credit Union Use Only		
Card Number:		
Expiration Date: _		
Date Ordered:	Ordered By:	

Visa® ATM / Debit Card Application

Account Number:	Date Account Opened:
Default Max. Limits: ATM Withdrawal: \$500 (daily per account) PIN Transaction: \$1,00 Signature Transaction: \$	0 (lower than default) PIN Transaction: \$
Cardholder Information	For Business / LLC/ Club Accounts, etc.
First Name MI Last Name	Name of Business, LLC, etc.
Social Security Number	Would you like the above name printed on the card? ☐ Yes ☐ No
Date of Birth	
	For Credit Union Use Only
Mothers Maiden Name	
Address	
City ST Zip	
Cell Phone Home Phone	
Email Address	
Cardholder Alerts	Alert Type Threshold
Receive real-time notifications regarding card to as a text or email message. Select which alerts	
like to receive (right) and provide the method in	
would like to receive the alerts (below):	☐ Signature Transaction \$
Cell#	☐ Card Status Change (active/restricted)
OR	☐ Suspected Fraud ☐ Declined Transaction
Email:	☐ Card Not Present (online/phone) ☐ Out of State
* these alerts can be changed at any time	☐ International ☐ Pay at the Pump

pur the	apply for a M-O Federal Credit Union Advantage VISA® Debit Card, you must have a checking account with us. All rehases will be deducted from your primary checking account. In consideration of the receipt of the Advantage Card, and privileges to which the holder thereof is entitled, Cardholder, hereby agrees to the following terms and conditions as to use of said Card:
A)	The Card and its coding is, and remains the property of: M-O Federal Credit Union, Huron SD 57350 and Cardholder agrees to surrender said Advantage Card to Credit Union immediately upon request or when Cardholder closes or otherwise changes the status of account(s) in credit union, as hereinafter defined. The Credit Union reserves the right to cancel and/or modify any or all privileges, without notice.
B)	As used in this agreement the term account(s) shall include the following account(s):
	Checking / Share Draft Account #: Share / Savings Account #:
C)	Cardholder agrees to use this Card and machine as instructed and only for purpose authorized by Credit Union. Transactions may be initiated against Cardholder's account(s) only by the combined use of the Card and personal identification number (PIN) or if using the Card at participating merchants. When you swipe your Card at some merchant terminals, you may be prompted with a certain payment method. You have the right to select the payment method you prefer if the merchant accepts both signature (credit) and PIN-based (debit) transactions. Cardholder agrees not to authorize or permit any person to use the Card. Cardholder will not disclose their PIN to anyone, nor otherwise record it on the Card. Cardholder agrees that in any event, except as specifically provided in paragraph (D & D-1) below, all transactions made to Cardholder's account(s) by the Credit Union as a result of the Card (or by the use of the Card issued to any other party who is named as joint owner of the affected account) shall be fully binding on Cardholder and the Credit Union is authorized and directed to credit and charge, as the case may be all deposits, withdrawals, purchases, and transfers to or from Cardholder's account(s) and to accept all payments on Cardholder's indebtedness as, when and by whomever made the Card through the use of the machine, without further inquiry.
D)	Cardholder will notify Credit Union if the Card is lost or stolen, or if statement of account(s) contains any unauthorized deposits, purchases, withdrawals or transfers. Cardholder agrees to notify Credit Union of any claim or demand arising from loss, theft or unauthorized usage of the Card within two (2) business days. Failure to notify Credit Union could result in losses up to \$500.00.
	D.1) Debit Card holders are no longer liable for the fraudulent use of their Debit Card provided the Cardholder reports the loss or theft of Card within two (2) business days. After that the liability will be capped at \$50.00. This does not apply to ATM transactions performed at ATM machines.
E)	All deposits and payments shall be subjected to verification. In receiving items for deposit, Credit Union acts only as a collecting institution. The credit union deposits, collections, the responsibility of the credit union and the mutual rights and obligation of the Cardholder and the credit union, shall be governed by the general provisions of the National Credit Union Administration and all other applicable laws, rules, regulations and agreements governing Cardholder's

F) Cardholder agrees to examine all transaction receipts promptly and to notify Credit Union of any error within two (2) business days after receipt is received. Credit Union must be notified within sixty (60) days if unauthorized electronic

facility may not function properly at all times. The credit union makes no claims or warranties in respect thereto and

G) Credit Union provides this facility to the Cardholder as a credit union service; however, it is possible this service

H) Cardholder agrees that while maintaining a Card bearing the VISA® logo, with our credit union, that the credit

By signing below you understand and agree to the terms outlined in this agreement and herby authorize

Guarantor Signature

Date

fund transfers appear on your statement. See credit union disclosure for further details.

information about you can be obtained from a credit bureau or other sources.

I have received an Electronic Funds Transfer (EFT) Agreement & Disclosure.

Date

the issuance of an Advantage Visa® Debit Card.

shall not be held responsible or liable if the facility at any time should fail to function properly.

account(s).

Cardholder



What You Need to Know about Overdrafts and Overdraft Fees

An <u>overdraft</u> occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

- 1. We have standard overdraft practices that come with your account.
- 2. We also offer <u>overdraft protection plans</u>, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans; credit qualifications will apply.

This notice explains the standard overdraft practices.

o What are the standard overdraft practices that come with my account?

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

- Checks and other transactions made using your checking account number
- Automatic bill payments

We <u>do not</u> authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we <u>do not guarantee</u> that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft your ATM/debit card may be closed.

o What fees will I be charged if M-O Federal Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge a fee of up to \$25 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.
- o What if I want M-O Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, complete the form below and present it or mail it to:

• M-O Federal Credit Union, 1730 Dakota Ave S, Huron, SD 57350

_____ I do not want M-O Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

____ I want M-O Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____ Signature: ______

Date: Account Number: