



FOR CREDIT UNION USE ONLY

Card Number: _____

Date Ordered: _____

Expiration Date: _____

Authorizing Officer: _____

VISA® DEBIT CARD APPLICATION

Account Number: _____

Date Account Opened: _____

Requested Limits: Daily ATM Withdrawal: _____

Daily Purchases (up to \$500): _____

CARDHOLDER INFORMATION

First Name	MI	Last Name
Social Security Number		
Mothers Maiden Name		
Address		
City	ST	Zip
Home Phone		
Cell Phone		
Date of Birth		

For Business / LLC/ Club Accounts, etc.

Name of Business, LLC, etc.
Would you like the above name printed on the card?
<input type="checkbox"/> Yes <input type="checkbox"/> No

FOR CREDIT UNION USE ONLY

To apply for a M-O Federal Credit Union Advantage VISA® Debit Card, you must have a checking account with us. All purchases will be deducted from your primary checking account. In consideration of the receipt of the Advantage Card, and the privileges to which the holder thereof is entitled, Cardholder, hereby agrees to the following terms and conditions as to the 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 Account #: _____ Savings Account #: _____ Other: _____



What You Need to Know about Overdrafts and Overdraft Fees

An overdraft 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 overdraft protection plans, 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 do not 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 do not guarantee 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, call (605) 353-9977, visit www.m-ofcu.com, or complete the form below and present it to the 18th and Dakota location 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: _____ Account Number: _____

Signature: _____ Date: _____