



**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: \$1,000  
 Signature Transaction: \$1,000

Requested Limits: ATM Withdrawal: \$ \_\_\_\_\_  
*(lower than default)* PIN Transaction: \$ \_\_\_\_\_  
 Signature Transaction: \$ \_\_\_\_\_

### Cardholder Information

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

### For Business / LLC/ Club Accounts, etc.

Name of Business, LLC, etc.

---

Would you like the above name printed on the card?

Yes  No

**For Credit Union Use Only**


### Cardholder Alerts

Receive real-time notifications regarding card transactions as a text or email message. Select which alerts you would like to receive (*right*) and provide the method in which you would like to receive the alerts (*below*):

Cell # \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

OR

Email: \_\_\_\_\_

*\* these alerts can be changed at any time*

Alert Type	Threshold
<input type="checkbox"/> Funds Added ( <i>returns/ATM deposit</i> )	\$ _____
<input type="checkbox"/> Funds Removed ( <i>PIN transaction</i> )	\$ _____
<input type="checkbox"/> Signature Transaction	\$ _____
<input type="checkbox"/> Card Status Change ( <i>active/restricted</i> )	
<input type="checkbox"/> Suspected Fraud	<input type="checkbox"/> Declined Transaction
<input type="checkbox"/> Card Not Present ( <i>online/phone</i> )	<input type="checkbox"/> Out of State
<input type="checkbox"/> International	<input type="checkbox"/> Pay at the Pump





## 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, 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: \_\_\_\_\_