

AFL-CIO EMPLOYEES Federal Credit Union

The Primary Financial Institution for Union Families

ATM/DEBIT CARD ACCEPTANCE FORM

NOTE: In accordance with the USA PATRIOT Act, a physical address is required for each account.

NAME: _____
ACCOUNT NUMBER [LAST
4]: _____

PHYSICAL ADDRESS: _____

PRIMARY CARDHOLDER: _____

SECONDARY
CARDHOLDER [IF
APPLICABLE]: _____

PLASTIC CARD ACCESS: ☐ ATM: REGULAR SHARES
☐ VISA® DEBIT CARD: REGULAR SHARES & SHARE DRAFTS

HOME PHONE: _____

WORK PHONE: _____

CELL PHONE: _____

E-MAIL ADDRESS: _____

ACCEPTANCE OF THIS AGREEMENT: I ACKNOWLEDGE THAT I HAVE READ THIS AGREEMENT AND ACCEPT THE TERMS OUTLINED HEREIN;

SIGNATURE: _____ DATE: _____

Print Name: _____

"Red Flag" guidelines: If the member requires a new or replacement ATM/Debit card there would be a 30day delay unless the credit union is provided change of address verification; unexpired government issued driver's license, unexpired government issued identification card, unexpired Passport, employer identification number, other national identification document. Other types of non-documentary identity verification notification include; a paystub, W-2, or first page of previous tax return, utility bill, bank statement, and/or insurance card with current address. If new to the country; immigration papers [green card or legal alien card].

CU USE ONLY:

Address Fields Updated:	<input type="checkbox"/>	Teller # _____	Bad Address Date Removed:	<input type="checkbox"/>	Teller # _____
Address Verify Date Updated:	<input type="checkbox"/>	Teller # _____	New Address warning added for 60 days:	<input type="checkbox"/>	Teller # _____
Scanned to DOCS:	<input type="checkbox"/>	Teller # _____	Mail Code Changed:	<input type="checkbox"/>	Teller # _____

SERVICE DISCLOSURE

TERMS AND CONDITIONS OF YOUR ACCOUNT

This agreement is the contract that covers your and our rights and responsibilities for the ATM Access Card or the VISA® Check Card offered to you by the AFL-CIO Employees Federal Credit Union. Before you apply, however, please read this agreement carefully. It contains information that will be important to you. In this agreement, the words "you" and "your" mean all persons who signed this agreement or the account card establishing the account for which the ATM or VISA Check Card provides access. The words "us," "we," and "our" means the AFL-CIO Employees Federal Credit Union.

PERSONAL IDENTIFICATION NUMBER

After you receive your card, you will receive your computer-generated Personal Identification Number (PIN) by separate mailing. We will not reveal your Personal Identification Number (PIN) to anyone and it is your responsibility never to disclose your PIN to any third party or to write it on your Card or carry it with your Card. You agree not to disclose or otherwise make your PIN available to anyone not authorized to sign on your accounts.

NOTE: If you authorize anyone to use your Card and PIN, you are responsible for any transactions they authorize or conduct on any of your accounts until you specifically revoke such authority by notifying the Credit Union, and we terminate that Card and PIN.

SERVICE DISCLOSURE

1. ATM Access Card

If approved, you may use your ATM card and Personal Identification Number (PIN) in automated teller machines owned and operated by the Credit Union, or in automated teller machines that display the STAR, CO-OP, or Cirrus network logos; and in such other machines as we may designate. Now, you may use your card to:

- Withdraw funds from your savings account.
- Obtain balance information about your savings accounts.
- There is a \$500 limit on the number of cash withdrawals you may make in any one day.
- **Point-of-Sale Transactions.** You may not use your ATM card to purchase goods and services from participating merchants.

2. VISA Check Card

Point-of-Sale Transactions.

- You may use your VISA Check Card to purchase goods and services from participating merchants.
- You agree that you will not use you VISA Check Card for any transaction that is illegal under applicable federal, state, or local law.
- Funds to cover your VISA Check Card purchase will be deducted from your checking account.
- If the balance in your account is not sufficient to pay the transaction amount, the credit union will pay the amount and treat the transaction as a request to transfer funds from other deposit accounts, approved overdraft protection accounts or loan accounts that you have established with the Credit Union.
- If you initiate a transaction that overdraws your Account, you agree to make immediate payment of any overdrafts together with any service charges payable to the Credit Union.
- In the event of repeated overdrafts, the Credit Union may terminate all services under this Agreement.

Now you may use your VISA Check Card to:

- Make Point-of-Sale (POS) transactions with your VISA Check Card to purchase goods or services at merchants that accept VISA or with your VISA Check Card and PIN to purchase goods or services at merchants that are linked to participating ATM networks.
- Order goods or services by mail or telephone from places that accept VISA.

The following limitations on the frequency and amount of VISA Check Card Point-of-Sale transactions may apply:

- You may make no more seven (7) transactions per day.
- You may not exceed \$2,500 in transactions per day.
- The charge to use your card is \$0.25 for each pin-based transaction.
- There is no charge for signature-based transactions.

3. VISA Check Card- ATM Transactions

- In addition, you may use your VISA Check Card and PIN in automated teller machines owned and operated by the Credit Union; in automated teller machines that display the STAR, CO-OP, or Cirrus network logos; and in other machines or facilities as the Credit Union may designate. Now, you may use your VISA Check Card to:
- Withdraw funds from your savings or checking accounts. Transfer funds between your savings and checking accounts.
- Obtain balance information about your savings and checking accounts.

The following limitations on the frequency and amount of VISA Check Card ATM transactions may apply:

- There is no limit in the number of cash withdrawals you may make in any one day from an ATM.
- Dollar limitations, however, are determined at the time you open your account and machine limits may also apply.

4. Conditions of Service

- Ownership of Cards.** Any Card or other device that we supply to you is our property and must be returned to us, or to any person whom we authorize to act as our agent, or to any person who is authorized to honor the Card, immediately according to instructions. The Card maybe repossessed at any time at our sole discretion without demand or notice. You may not transfer your Card or account to another person.
- Honoring the Card.** Neither we nor merchants authorized to honor the Card will be responsible for the failure or refusal to honor the Card or any other device we supply to you. If a merchant agrees to give you a refund or adjustment, you agree to accept a credit to your account in lieu of a cash refund.
- Foreign Currency Transactions.** Purchases and cash withdrawals made in foreign countries and foreign currencies will be debited from your account in U.S. dollars. The Conversion rate to dollars will be determined in accordance with the operating regulations established by VISA International or the ATM network that originates your transaction.
- Security of Access Code.** The access codes [PIN number] issued to you are for protecting your accounts from unauthorized access. You are responsible for the safekeeping of your access codes. You agree not to disclose or otherwise make your access codes available to anyone not authorized to sign on your accounts. If you authorize anyone to use your access codes that authority shall continue until you specifically revoke such authority by notifying the Credit Union. You understand that any joint owner you authorize to use an access code may withdraw or transfer funds from any of your accounts. If you fail to maintain the security of these access codes and the Credit Union suffers a loss, we may terminate your Cards immediately.
- Joint Accounts.** If any of your accounts accessed under this agreement are joint accounts, all joint owners, including any authorized users, shall be bound by this Agreement and, alone or and together, shall be responsible for all transactions to or from any savings account, checking account, or loan account as provided in

this Agreement. Each joint account owner, without the consent of any other account owner, may, and hereby authorized by every other joint account owner to make any transaction permitted under this Agreement. Each joint account owner is authorized to act for the other account owners, and the Credit Union may accept orders and instruction regarding any transaction on any account from any joint account owner.

5. Fees and Charges

If you use your ATM or VISA Check Card in an automated teller machine that is not owned and operated by us, or a credit union that participates in the STAR, CO-OP, or CIRRUS Networks, you may be charged a fee by the ATM operator. That fee, known as an ATM surcharge, will be added to the amount you withdraw and debited from your account if you elect to complete the transaction. In addition, we may apply the following fees and charges:

a. ATM Card Fees

If you have an active Checking Account with us or are in the process of opening one, you should request a VISA Check Card and there is no charge for obtaining it. Otherwise, you must apply for an ATM Access Card and we charge \$3.00 for each card that you request. We charge \$1.50 per withdrawal at ATMs that are not owned or operated by the Credit Union, or a credit union that participates in either the CO-OP Network.

If a transaction that you have authorized overdraws your account, we charge \$32.00.

b. VISA Check Card

If you have an active Checking Account with us or are in the process of opening one and request a VISA Check Card, there is no charge for obtaining the cards you request.

We charge \$1.50 per withdrawal at ATMs that are not owned or operated by the Credit Union, or by credit unions that participate in the CO-OP Network. Your transactions will be surcharge free at any of the 23,000 Allpoint Network ATM's nationwide.

If a transaction that you have authorized overdraws your account, we charge \$32.00.