



# Vision Financial Federal Credit Union MasterCard Debit Card Application

**Services that go wherever you go!**

## Applicant Information

Full Name: \_\_\_\_\_  
Last First M.I.

Address: \_\_\_\_\_  
Street Address Apartment/Unit #

City State ZIP Code

Cell Phone: ( ) Social Security Number: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Employer: \_\_\_\_\_ Employer Phone: ( )

## Co-Applicant Information

Full Name: \_\_\_\_\_  
Last First M.I.

Address: \_\_\_\_\_  
Street Address Apartment/Unit #

City State ZIP Code

Home Phone: ( ) Social Security Number: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Employer: \_\_\_\_\_ Employer Phone: ( )

**Signatures: By signing below, the undersigned request(s) the described services and agrees to the terms and conditions governing 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's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

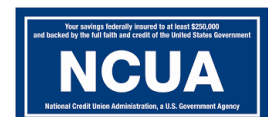
Co-Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Official Use Only

Date Received: \_\_\_\_\_

Approved (Y/N): \_\_\_\_\_

Processed By: \_\_\_\_\_



## **ELECTRONIC FUND TRANSFERS: YOUR RIGHTS AND RESPONSIBILITIES**

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

### **ATM Transfers – types of transfers and dollar limitations –**

You may access your account(s) by ATM using your ATM card and personal identification number to:

- Get cash withdrawals from a share draft or share savings account(s)
  - You may withdraw no more than the lesser of \$510.00 or your available balance per 24 hours in combination with point-of-sale transactions.

**Types of ATM Card Point-of-Sale Transactions** – You may access your share draft account(s) to purchase goods (in person), pay for services (in person), and get cash from a merchant, if the merchant permits, or from a participating financial institution.

**Point-of-Sale Transactions – dollar limitations** – Using your debit card:

- You may not exceed the lesser of \$1,000 or your available balance in transactions per 24-hour period in combination with ATM transactions.

**This card cannot be used outside the United States.**

**Advisory Against Illegal Use** – You agree not to use your card(s) for unlawful internet gambling or other illegal activity. You agree that you will not use any of your accounts, access devices or services for unlawful internet gambling or other illegal activities. We may terminate your account relationship if you engage in unlawful internet gambling or other illegal activities. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

## **FEES**

- There is no charge if you use your debit card at a CashPoints ATM. You are subject to a fee per withdrawal if you use a non-CashPoints ATM.
- See separate fee sheet for additional information.
- We will charge you \$10.00 to replace a lost debit card.

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

**ATM Operator/Network Fees** – When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

## **ERROR RESOLUTION NOTICE**

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed as soon as you can. If you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement 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 (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 (20 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 you already had an established account with us before this account was opened.

We will tell you about the results within three business days after completing our investigation. If we decide that there was not error, we will send you a written explanation. You may ask for copies of the documents that were used in our investigation.

## **DOCUMENTATION**

**Terminal transactions** – You can get a receipt at the time you make a transaction in your account using an automated teller machine. However, you may not get a receipt if the amount of the transaction is \$15 or less.

**Periodic statements** – You will get a quarterly account statement from us for your share savings accounts. You will get a monthly account statement for your share draft accounts unless there were not transactions in that particular month. In any case, you will get a statement at least quarterly.

## **FINANCIAL INSTITUTION'S LIABILITY**

**Liability for failure to make transfers** – If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses and damages. However, there are some exceptions. We will not be liable for instance:

1. If, through no fault of ours, you do not have enough money in your account to complete the transaction.
2. If you have an overdraft line and the transaction would go over the credit limit.
3. If the automated teller machine where you are making the transaction does not have enough cash.
4. If the terminal or system was not working properly and you knew about the breakdown when you started the transaction.
5. If circumstances beyond our control (such as fire or flood) prevent the transaction, despite reasonable precautions that we have taken.
6. There may be other exceptions stated in our agreement with you.