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ATM/DEBIT CARD APPLICATION

INSTRUCTIONS

Complete this referral form and return it to any Member Service Representative or mail it in. Completing this form does not guarantee your approval for an ATM/Debit Card. This is a request for more information. Please print.

Requesting: _____ ATM Card _____ Debit Card Account Number: _____

Member Information

Primary Member's Name: _____

Driver's License # _____ Social Security # _____

Address: _____ City, State, ZIP: _____

Joint Member's Name: _____

Driver's License # _____ Social Security # _____

Address: _____ City, State, ZIP: _____

Automated Teller Machine (ATM) Transactions

If you have an ATM card for which we have issued a Personal Identification Number (PIN), you can use it to make any or all of the following transactions at any automated teller machine network which is a part of an electronic fund transfer service network to which we belong (some transactions listed below may not be available to all networks).

- *Deposits to your Regular Share account, Share Draft account, Business Share account, and Business Share Draft account.
- *Cash withdrawals from Regular Share account, Share Draft account, Business Share account, and Business Share Draft account.
- *Transfer of funds (non-cash) from your Regular Share account to your Share Draft account, from your Share Draft account to your Regular Share account, from your Business Share account to your Business Share Draft account, and from your Business Share Draft account to your Business Share account.
- *Verify balances in Share accounts or Share Draft accounts that you have with us (these are not "electronic fund transfers").
- *Any ATM withdrawals outside of the United States must be taken from a Share Draft account.

Point of Sale

If you have an ATM card for which we issued you a PIN, you may also use it to purchase goods or services from merchants who have arranged to accept your ATM card as a means of payment. These merchants are referred to as "Participating Merchants" and will display a logo or other symbol which identifies them as a merchant who will accept your card. Purchases made with your ATM/Debit card, including any purchases where you receive cash back, are referred to as "point of sale" transactions or "POS" transactions and will cause your share draft account to be debited for the amount of the purchase. Only share draft accounts may be used in connection with point of sale transactions performed with your ATM/Debit card.

ATM Card Service Limitations

Minimum Balance: You must always maintain a minimum of \$5.00 in a Regular Share account to be entitled to make "Electronic Fund Transfers" affecting your account. We reserve the right to increase the minimum balance requirement or to impose other restrictions in the future, but if we do so, we will give you at least 21 days advance written notice.

*Limitation on Number of Transfers: You will be limited to three (3) cash withdrawals from ATM terminals each day.

*Limitations on Dollar Amounts of ATM and Point of Sale Transfers: You may only withdraw up to \$405.00 in cash from terminals each day, or you may only withdraw and buy up to \$405.00 worth of goods each day in Point of Sale services with a maximum of three (3) transactions per day.

Debit Card Service Limitations

Minimum Balance: You must always maintain a minimum of \$5.00 in a Regular Share account or a positive Share Draft account balance to be entitled to make "Electronic Fund Transfers" affecting your account. We reserve the right to increase the minimum balance requirement or to impose other restrictions in the future, but if we do so, we will give you at least 21 days advance written notice.

*Limitation on Number of Transfers: You will be limited to three (3) cash withdrawals from ATM terminals each day.

*Limitations on Dollar Amounts of Debit and Point of Sale Transfers: you may withdraw and buy up to \$405.00 worth of goods each day with a maximum of three (3) PIN based transactions per day, or you may withdraw and buy up to \$2,000.00 worth of

goods each day in Point of Sale service with a maximum of fifteen (15) transactions per day with signature based "credit" transactions only.

Rights and Responsibilities

The Card may only be used with your Personal Identification Number ("PIN") which is used to identify you as an authorized user of the Card. Because the PIN is used for identification purposes, you will agree to notify us immediately if the Card is lost or if the secrecy of the PIN is compromised. You also agree not to reveal your PIN to any person not authorized by you to use the Card. Furthermore, you agree not to write the PIN on the Card or on any item kept with the Card. The security of your account depends upon you maintaining possession of your Card and the secrecy of your PIN.

*Network: Besides being able to use your electronic fund transfer card at ATM terminals, you may access your accounts at the following networks: SC24, NYCE, STAR, Member Access, Cirrus, and Co-op Network.

Reg E ATM/Debit Card Consent

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: We have standard overdraft practices that come with your account. This practice will be explained below. We also offer overdraft protection; this is a link to a share account that is less expensive than our standard overdraft practice. To learn more, ask us about this plan.

What are standard overdraft practices that come with my account?*

We will authorize and pay overdrafts for the following types transactions: Checks and other transactions made using your checking account number and automatic bill payments. We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay your transaction. If we do not pay an overdraft, your transaction will be declined.

After August 15, 2010, we will authorize and pay over drafts for the following types of transactions unless you ask us to: ATM transactions and everyday Debit Card transactions.

What fees will I be charged if H.P.C. Credit Union pays my overdraft?

Under our standard over draft practices: We will charge you a \$20.00 fee each time we pay an overdraft. There is no limit on the daily fees we can charge you for overdrawing your account.

_____ I **DO** want H.P.C. Credit Union to authorize and pay overdrafts on my ATM transactions and everyday Debit Card transactions.

_____ I **DO NOT** want H.P.C. Credit Union to authorize and pay overdrafts on my ATM transactions and everyday Debit Card transactions

Please sign and date below.

Signature: _____ Date: _____

Amendments

Amendments: We may change or amend any of the terms and conditions of this Agreement at any time with at least twenty-one (21) days written notice to you prior to the effective date of any change or amendment. Your failure to timely furnish notice as set forth below shall be deemed to be your acceptance of any such change or amendment. If you do not agree to abide by a change or amendment, you must notify us of the fact prior to the effective date of the change or amendment. You must also surrender your Card and cancel this Agreement.

Please Read and Sign Below

I/We agree to be bound by all terms and conditions governing the use of the ATM or Debit Card as outlined in the EFT Disclosure that will be provided to me/us with the ATM or Debit Card. A credit report will be run on each ATM/Debit Card applicant.

Primary Member's Signature: _____ Phone: _____ Date: _____

Joint Member's Signature*: _____ Phone: _____ Date: _____

*Both signatures required on joint accounts.

Credit Committee

_____ We approve the application as submitted

_____ We reject the application as submitted

Signature: _____ Date: _____

Signature: _____ Date: _____