



CONSUMERS
PROFESSIONAL
CREDIT UNION

ATM AND VISA DEBIT CARD APPLICATION

Primary Member

Name:			
Account number:	Suffix:	Soc. Sec. #:	Birthdate:*
Address:			
City:	State:	Zip Code:	
Card Type: <input type="checkbox"/> ATM Card <input type="checkbox"/> Visa Debit Card <input type="checkbox"/> None		Cell Phone:	Home Phone:

Joint Member

Name:			
Account number:	Suffix:	Soc. Sec. #:	Birthdate:
Address:			
City:	State:	Zip Code:	
Card Type: <input type="checkbox"/> ATM Card <input type="checkbox"/> Visa Debit Card <input type="checkbox"/> None		Cell Phone:	Home Phone:

Card Limits

DAILY LIMITS:	Debit Card	ATM Card	*For Minors (under age 18) student limits will apply. To waive student limits and have standard limits apply to a student's card, the joint account owner may initial here: <input type="checkbox"/> Apply Standard limits <div>Parent/Guardian Initials</div>
ATM Withdrawal	\$750.00	\$250.00	
	* Students: \$50.00	* Students: \$50.00	
Purchases (Including cashback)	\$1000.00	N/A	
	* Students: \$500.00	N/A	

By signing below, I am applying for a Consumers Professional Credit Union ATM or Visa Debit Card. I understand this is not a credit card and that the amount of purchase made as a Debit Card will be deducted from my primary checking account. ATM transactions will affect the account I select at the time of transaction. I authorize Consumers Professional Credit Union to verify the information provided and to verify credit history and/or request a credit report if necessary. The Consumers Professional Credit Union ATM or Visa Debit Card is available for qualified members only. Other requirements apply, see agreements and disclosures. I agree to be bound by the terms and conditions covered in the disclosure Statement and Cardholder Agreement.

Member Signature:	Date:
Joint Member Signature:	Date:

For Credit Union use only:

Initials:	Date Ordered:	Primary Card Number:	Card Initials:
Initials:	Date Ordered:	Joint Card Number:	Card Initials:

ATM AND VISA DEBIT CHECK CARD AGREEMENT AND DISCLOSURE

This agreement and disclosure is a contract, and it sets forth your rights and responsibilities. The terms and conditions in this section are binding on you and on us with respect to the use of your Automated Teller Machine Card (ATM Card) and Debit Visa Check Card (Visa Debit Card), and any additional or replacement cards that we may issue from time to time. CPCU offers ATM Cards and Visa Debit Cards which allow you to make certain electronic fund transfers. In some cases we may honor your request to issue ATM Cards and Visa Debit Cards to two or more persons that may access the same account(s).

Please refer to the Electronic Fund Transfer Disclosure that we have furnished to you separately for more information on the types of transfers that may be made, any limitations on such transfers, and other important information. The Electronic Fund Transfer Disclosure includes important information about your rights and responsibilities, and the rights and responsibilities of the Credit Union with respect to electronic fund transfers.

When we issue you an ATM Card, we will furnish you with a Personal Identification Number (PIN) that may be used in Automated Teller Machines (ATMs) to make deposits and cash withdrawals, and to conduct other transactions such as inquiries or balance transfers between accounts. When we issue you a Visa Debit Card, we will also furnish you with a PIN that may be used in accounts. Your Visa Debit Card may also be used to make purchases of goods and services, and in some cases to withdraw cash, while others may require your signature. In any event, use of your ATM Card and PIN or Visa Debit Card and PIN (or signature), your use constitutes your acceptance of the ATM Card or Visa Debit Card, and authorizes us to debit the funds on deposit in your account(s) to complete the transaction.

signature) by you or any person with actual, apparent or implied authority to use your ATM Card or Visa Debit Card, constitutes your authorization to us for us to debit the funds on deposit in your account(s) to complete the transaction. To limit your liability you must notify us of withdrawal of authorization to any person with actual, apparent, or implied authority to use your ATM or Visa Debit Card. If we furnish you with an ATM Card or Visa Debit Card that you did not request, but you subsequently ask us to furnish you with a PIN and you thereafter use the ATM Card or Visa Debit Card and PIN (or signature), your use constitutes your acceptance of the ATM Card or Visa Debit Card, and authorizes us to debit the funds on deposit in your account(s) to complete the transaction.

If you complete any approved transaction using your ATM Card or Visa Debit Card, and there are insufficient funds available at the time of presentation of the transaction to the Credit Union, the transaction may be completed even if it causes your account to become overdrawn. In such case, the funds and any applicable fees as outlined in the Member Services Price List may be taken from any available balance in your share savings or share draft/checking account, or any other designated account you may have with us (excluding any government-approved tax deferral account such as IRA or Keogh account), including any overdraft line of credit.

If you want us to pay one-time ATM and Visa Debit Card transactions using our Overdraft Coverage (OC), you must opt-in (affirmatively select) by using the procedures outlined in the Overdraft Coverage Disclosure we have furnished to you separately, if you do not, and you do not have an overdraft line of credit or sufficient funds in other accounts with us, we may decline to process any transaction that would cause your account to become overdrawn. Please contact us if you have any questions about our Overdraft Coverage policy.

• You may not access your Prime Share, passbook or club savings account, or any money market account at point of sale terminal. Your checking account, which is linked to your Visa Debit Card, will be debited for the amount of your purchase including all cash back amounts. exchange rate for transactions in a foreign currency will be a rate selected by VISA from the range of rates available in wholesale for the applicable central processing date, which may vary from the rate VISA itself receives, or the government

mandated rate in effect for the applicable central processing date. Please see the Member Services Price List for any applicable fees.

The following additional services and rules apply to any Visa Debit Card we issue to you:

- Point of sale transactions are handled electronically, and may be transmitted immediately. By performing these point of sale transactions, you agree that we may place a hold on funds in your account as soon as we receive notice that you have performed a point of sale transaction. Your account will actually be debited for the amount of the transaction shortly after this time.
- If you become indebted to us in any manner due to a point of sale transaction or any other electronic fund transfer transaction, then to the extent permitted by law we may use the funds in your account (other than any government-approved tax deferral account such as an IRA or Keogh account) at any time and without any notice to you to pay off the debt (i.e., we may use our right to set-off against your account). If we make a set-off against your account, you agree to release us from all liability arising out of the set-off. In addition to these rights, you also authorize us to draw on any line of credit you have attached to any of your accounts to pay any debt you may owe to us as a result of a point of sale transaction.
- There may be a \$1000.00 limit per business day for signature-based point of sale transactions.