

VISA®

ATM/Plastic Check Card Application

It's 2 Cards in 1!



**The Card that acts
like a check**

**Countryside Federal
Credit Union**

P.O. Box 3247
Syracuse, NY 13220-3247

Local • (315) 445-2300

Long Distance • Toll Free 800-219-2132

Email • cfcu@countryside.com

Web Site: www.countryside.org

Other Credit Union Services

Savings (Share) Accounts

Family Membership

Lifetime Membership

Savings (Share) Certificates

Money Market Savings Account

Money Market 'like' Checking

Individual Retirement Accounts

IRA Certificates

Club Accounts

Internet Teller/Bill Paying

Auto/Boat/RV Loans

Home Equity Loans

Home Improvement Loans

Line-of-Credit

Signature Loans

Quick Cash Loan

Credit Cards

World PointsSM

Mortgages

Payroll Deduction/Allocation

Direct Deposit

Touch Tone Teller

Accidental Death & Dismemberment Ins.

Friendly Service & More!



What is a VISA ATM/Plastic Check Card?



Quite simply, it's a card that accesses your checking account. It looks like a VISA credit card, but acts like a check. To use a Plastic Check (a.k.a. debit card) you must first have a checking account.



Is an ATM/Plastic Check Card easy to use?



It's not only **easy** to use—there are no finance charges because it's a debit card! You can use it to make purchases at any retail location that accepts VISA. **If** asked by the merchant, "debit or credit", be sure to choose **credit**. If credit is not accepted, use as debit and enter your PIN. Remember, your PIN *is* required for ATM transactions. For cash advances, simply go to any ATM or financial institution displaying the VISA or Plus logo. Your transactions will be handled just like credit card transactions by the merchant or financial institution, but instead of receiving a bill like you would with a credit card, the money is taken out of your checking account. *automatically!*



How do I keep track of my transactions?



Each transaction you make with your Check Card will appear on your regular checking statement, complete with the name and location of the merchants or banks with whom you did business.



Is there a limit on my VISA ATM/Plastic Check Card?



Yes. Your authorization limit is based on your checking balance and available line-of-credit funds. Daily ATM transactions are limited to \$600.00.



What happens if my card is lost or stolen?



Notify the credit union immediately by calling Local 445-2300 Long Distance 1-800-219-2132, ext.313. If it happens after credit union hours, call VISA at 800-543-5073.



What are some of the benefits of an ATM/Plastic Check Card?



- Convenience!
- Your first 4 monthly cash advance transactions are **FREE!**
- *Never* any charge for point-of-sale transactions.
- Reduces check cashing.
- Lets you get cash advances at banks that accept VISA.
- No finance charges, unless you use your overdraft protection and activate your line-of-credit.
- Transactions are listed on your monthly statement.
- Use your VISA check card at millions of locations.



Is a Check Card really more convenient than checks?



The Check Card is more convenient to use when you're out of town, or if a check is not acceptable. The Check Card is also great for mail order identification and for guaranteeing reservations.



What is the fee structure for the VISA ATM/Plastic Check Card?



- After your first 4 **FREE** monthly cash advance transactions, your checking account will be charged a fee of \$1. per transaction. (See VISA ATM/Plastic Check Card Agreement for details.)
- There are **NO** monthly maintenance fees or charges.

**APPLICATION:
VISA ATM/Plastic Check Card**

A card that acts like a check...sounds great!

Please send a VISA ATM/Plastic Check Card today. I/We also understand that by signing this application, I/we agree to the terms in the attached VISA ATM/Check Card Agreement.

Number of cards requested:

One in my name (#1).

One in name (#2). (Note: name #2 must sign below.)

The Plastic Check Card sounds great, but I need to open a Checking Account first. Please send me an application today.

I also would like to apply for a Line-of-Credit. Please send me an application today.

Member Acct.# _____

Name (#1) _____

SS# _____ Date of Birth _____

Name (#2) _____

SS# _____ Date of Birth _____

Address _____

City _____ State _____ Zip _____

Date _____ Day Ph.#() _____

Evening (Home) Ph.#() _____

Email Addr: _____

PLEASE SIGN AGREEMENT PAGE

For more information on this convenient service from Countryside Federal Credit Union, call Local (315) 445-2300 or Long Distance 800-219-2132.

Countryside Federal Credit Union

P.O. Box 3247 • Syracuse, NY 13220-3247

VISA ATM/Plastic Check (debit) Card Agreement

Local (315)-445-2300 or Long Distance 1-800-219-2132

I/We have signed a Checking (Share Draft) Agreement with Countryside Federal Credit Union ("Credit Union") authorizing the Credit Union to establish a special share account known as a "Checking (Share Draft) Account". This number is shown on the reverse side. I/We request the Credit Union to issue to me/us a VISA ATM/Plastic Check Card ("Card") and Personal Identification Number ("PIN") to be used to request withdrawals from the Checking Account. I/We understand that use of both the Check Card and the PIN is subject to the terms of the Checking (Share Draft) Agreement and the additional terms of this VISA ATM/Plastic Check Card Agreement.

I/We hereby understand and agree to the following terms and conditions relating to my/our VISA ATM/Plastic Check (debit) Card and Checking (Share Draft) Account:

(a) **Card Withdrawals.** Use of the Card, the account number on the Card, the PIN or any combination of the three for payments, purchases or to obtain cash advances with merchants, financial institutions or others who honor the Card is an order by me/us for the withdrawal of funds from the Checking Account. Each Card withdrawal by me/us, or by anyone else to whom either of us give the Card, may be charged to the Checking Account and will be treated as though it were a "check (share draft)" for purposes of the Checking (Share Draft) Agreement, except that:

(1) The Credit Union may charge withdrawals to the Checking Account in any order it determines and if the balance is not sufficient to cover all withdrawals, the Credit Union may pay Card withdrawals and dishonor regular checks or share drafts; and

(2) The Credit Union cannot honor stop payment requests on Card Withdrawals.

(b) **Overdrafts.** I/We promise to reimburse the Credit Union immediately for the amount of any check (share draft) or Card Withdrawal that it honors which cannot be paid out of the Checking Account (or through an overdraft transfer from a preauthorized line of credit or other savings (share) account as provided in the Checking (Share Draft) Agreement and the Convenient Credit Plan Agreement if applicable.)

(c) **Refusal to Honor Card.** Even though my/our Checking Account may have a balance sufficient to cover a requested Card Withdrawal, I/we recognize that electronic terminals, merchants, financial institutions and others who accept the Card, or the account number on the Card may not be able to determine my/our actual balance. Therefore, the Credit Union is not liable for the refusal or inability of such terminals or persons to honor the Card or complete a Card Withdrawal, or for their retention of the Card.

(d) **Lost Card Notification.** If I/we believe the Card, the account number, the PIN or any combination of the three has been lost or stolen or that someone has transferred or may transfer money from the Checking Account or other accounts without permission, I/we will immediately call the Credit Union at (local) 445-2300 or (long distance) 1-800-219-2132, or for weekends and evenings 800-543-5073.. I understand that the Credit Union may charge me/us for the replacement of this card.

(e) **Returns and Adjustments.** Merchants and others who honor the Card may give credit for returns or adjustments. They will do so by initiating a credit to the Credit Union, which in turn will credit that amount to the Checking Account.

(f) **Transaction Slips.** The monthly statement for the Checking Account will identify the merchant, financial institution or electronic terminal at which Card Withdrawals are made, however, sales, cash advances, credit or other slips cannot be returned with the statement. I/We will retain the copy of such slips furnished at the time of the transactions in order to verify the monthly statement. The Credit Union may make a reasonable charge for photocopies of slips I/we may request.

(g) **Foreign Transactions.** Card Withdrawals made in foreign countries and foreign currencies will be charged to the Checking Account in U.S. Dollars. The conversion rate to dollars will be made in accordance with the operating regulations for International Transactions established by VISA International, Inc., through whose facilities Card Withdrawals are handled. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date, plus one percent.

(h) **Liability for Unauthorized Use.** I/We understand that my/our liability to the Credit Union, or responsibility for Card Withdrawals made from the Checking Account, resulting from the loss, theft or other unauthorized use of the Card, account number on the Card, the PIN, or any combination of the three shall, subject to applicable law, be limited as follows:

(1) We may hold you liable for the unauthorized use of your Card. You will not be liable for unauthorized use that occurs after you notify us orally or in writing of the loss, theft, or possible unauthorized use. In this case, your liability will not exceed \$0.

(2) I/we understand that if the Credit Union, after an investigation, determines that I/we have been grossly negligent (for example, but not limited to, having a third party use the Card and PIN and disputing the resulting withdrawals), or that there has been fraudulent handling of the Card (for example, but not limited to, providing a third party with the Card and disputing the resulting transactions), the liability can increase up to the limit provided by Regulation E.

(i) **Card.** Your Visa debit card also allows you to conduct transactions on the Plus and Accel Exchange debit networks, which will generally require you to enter our PIN (Personal Identification Number). Some merchants are authorized to accept non-Visa debit transactions without requiring you to enter your PIN. If you choose to sign to authorize a debit transaction, the transaction will be routed as a Visa transaction. Provisions of your cardholder agreement that specifically relate to Visa transactions are inapplicable to non-Visa debit transactions.

(j) **Card Ownership.** The Card will remain the property of the Credit Union, and I/we agree to surrender the Card to the Credit Union at any time upon request. The Credit Union may cancel or suspend the card at anytime without prior notice.

(k) **Effect of Agreement.** Even though the sales, cash advances, credit or other slips I/we sign or receive when using the Card, the account number on the Card, PIN or any combination of the three may contain different terms, the Checking and Convenient Credit Plan, as expanded by this Agreement, is the contract which solely applies to all transactions involving the Card. The Credit Union may amend these Agreements from time to time providing me/us with written notification at least 21 days prior to the effective date of the amendment or, if prior notice is required by law, or in any other manner required or permitted by law. My/Our use of the Card or the account number on the Card thereafter will indicate agreement to the amendments.

(l) **Fees.** I/We understand that the first four cash advance transactions of each month will be free of charge. I/We understand that after these first four monthly ATM (Automatic Teller Machine) transactions, the Credit Union will charge my/our account \$1 per transaction. All transactions covered by this agreement are also subject to all rules, agreements and fees that govern the accounts being debited or credited in connection with a transaction except as modified by this agreement. The amount of the charges will be deducted automatically from my/our Checking Account.

(m) At the time of the making of this agreement, I/we were provided this statement of Rights and Responsibilities pursuant to the Electronic Fund Transfer Act and Federal Reserve Regulation E, receipt of which is hereby acknowledged.

To be completed by member:

Request for VISA ATM/Plastic Check Card and PIN for Checking Account No. _____

I/We request that the Credit Union issue to me/us a VISA Check Card and PIN to be used in conjunction with the Card for electronic funds transfers.

Date _____ Signature (#1) _____

Date _____ Signature (#2) _____

VERIFIED by VISA

Password Protect Your Card When You Shop at Participating Online Stores

Your VISA card is now protected by Verified by Visa — it password protects your card for free when you shop online. The next time you shop at participating online stores, you'll see some new screens. Enter the information requested to activate your card in order to complete your transaction. It only takes a moment, and then your card will have password protection whenever you shop online. Shop online with greater security at participating stores listed at www.visa.com/shopverified.