



## DEBIT CARD APPLICATION

I am applying for the CGFCU Debit Check Card for use with my share draft (checking) account.

NAME \_\_\_\_\_ ACC'T # \_\_\_\_\_

ADDRESS \_\_\_\_\_ SOC. SEC.# \_\_\_\_\_

CITY/STATE/ZIP \_\_\_\_\_

PHONE # \_\_\_\_\_ DATE OF BIRTH \_\_\_\_\_

SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

JOINT OWNER

SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

SOC. SEC. # \_\_\_\_\_ DATE OF BIRTH \_\_\_\_\_

(Do you wish to have a separate Card number and pin on this account)?

Y \_\_\_ N \_\_\_

**PLEASE READ & SIGN THE AGREEMENT ON THE BACK**

I/We have signed a Share Draft Agreement with Columbia-Greene FCU authorizing the Credit Union to establish a special share account to be known as a "Share Draft Account", the Share Draft Account number of which is shown below. I/We hereby request the Credit Union to issue to me/us a VISA Debit card to be used to request withdrawals from the Share Draft Account. I/We understand that use of both the card and the PIN is subject to the terms of the Share Draft Agreement and the additional terms of this VISA Debit card agreement.

**It is agreed that:**

- (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 shares from the Share Draft Account. Each card withdrawal by me/us (or by anyone else to whom I or either of us give the card) may be charged to the Share Draft account and will be treated as though it were a "share draft" for purposes of the Share Draft Agreement except that:
  - (1) Credit Union may charge withdrawals to the share draft account in any order it determines, and if shares are not sufficient to cover all withdrawals, the Credit Union may pay card withdrawals and dishonor regular share drafts and:
  - (2) The Credit Union cannot honor stop payment request on card withdrawals.
- (B) **Refusal to honor card.** Even though my/our share draft 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.
- (C) **Lost card notification.** If I/We believe the card, account number, PIN or any combination of the three has been lost or stolen or that someone has transferred or may transfer money from the share draft account or other accounts without permission, I/We will immediately call **1-800-682-6075** or go to [www.reportmycards.com](http://www.reportmycards.com) to report the loss. I/We understand that there will be a charge for the replacement of the card.
- (D) **Returns and Adjustments.** Merchants and others who honor the card may give credit for returns or adjustments and they will do so by initiating a credit to the Credit Union, which will credit that amount to the share draft account.
- (E) **Transaction Slips.** The monthly statement for the share draft account will identify the merchant, financial institution or electronic terminal at which card withdrawals were made. But 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 transaction in order to verify the monthly statement. The Credit Union may make a reasonable charge for photocopies of slips I/We may request.
- (F) **Foreign Transactions.** Card withdrawals made in foreign countries and foreign currencies will be charged to the shared draft 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.
- (G) **Liability for Unauthorized use. I/We understand that my/our liability to the Credit Union, or responsibility for card withdrawals made from the share draft account, resulting from the loss, theft or other unauthorized use of the card, account number on the card, the PIN, or any combinations of the three shall be subject to applicable law:**
  - (1) **Your peace of mind and protection are paramount to Visa. Visa's Zero Liability policy is our guarantee that you won't be held responsible for fraudulent charges made with your card or account information.**
  - (2) **You can use our card to shop with confidence. That's because Visa protects our card information 24/7 and you won't be held liable for unauthorized purchases made with your card or account information.**
  - (3) **Take the time to look at your monthly Visa statement, and let your Credit Union know if anything appears incorrect so swift action to regain control of your account and to resolve the situation for you can occur.**
  - (4) **If your account is compromised. Visa is committed to setting things right without further aggravation or inconvenience to you. Visa's cardholder protection policy requires all financial institutions issuing Visa products to extend provisional credit for losses from unauthorized card use within 5 business days of notification of the loss.**
- (H) **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 its request.
- (I) **Effect of Agreement.** Even though the sales, cash advance, credit or other slips when using the Card, the account number on the Card, PIN or any combination of the three may obtain different terms, the share draft agreement 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 written notice 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 by law. My/Our use of the Card or the account number on the Card thereafter will indicate agreement to the amendments. This provision applies primarily to any changes that adversely effect my use of the Card.
- (J) **Fees.** I/W will be charged \$1.00 per ATM transaction at non Credit Union ATM's.

Share Draft number: \_\_\_\_\_

Signature of Member: \_\_\_\_\_ Date \_\_\_\_\_

Signature of Joint Owner: \_\_\_\_\_ Date \_\_\_\_\_

