

## ATM or Visa® Check Card

Our ATM Card can be used at ATMs worldwide and, if you have a checking account with us, can be used at Point of Sale terminals (groceries and gas) where the payment comes right out of your checking account.

Our Visa Check Card does everything our ATM Card does and a lot more. Where checks aren't accepted—such as restaurants and gas stations— or when you don't want to carry your checkbook, use your CU24<sup>SM</sup> Visa Check Card instead! Wherever you see the Visa debit, NYCE®, or PLUS® network symbols, simply present your card, and the amount of your purchase will be deducted automatically from your credit union checking account.

### How to use at ATM machines.

1. Insert card
2. Enter your Personal Identification Number (P.I.N.)
3. Select transaction (cash withdrawal, deposit, etc.)
4. Enter amount
5. Remove currency and/or acknowledgment slip
6. Remove card

### How to use at Visa merchants.

1. The merchant will run the card through the terminal
2. You sign for your purchase

For cash back, the ATM/Debit option must be selected.

## Get Cash... From KV Owned ATMs Or...

You can use your credit union ATM or Visa Check Card to get cash from your Share or Share Draft accounts at thousands of CU24<sup>SM</sup>, PLUS® and NYCE® locations throughout the United States.

## Check Your Balance...

Within seconds you can perform a balance inquiry to determine the balance in your account. Remember, the balance will not reflect checks that are outstanding and occasionally may not reflect deposits made to your account the day of your inquiry.

## Surcharge Free!

There is an alliance of Maine credit unions who offer surcharge-free terminals. Just look for the SURF logo on credit union ATMs throughout Maine.

*Just look for these logos:*



# CHOOSE YOUR CONVENIENCE



For 24 Hour  
Per Day Nationwide  
Account Access  
Shares & Checking

Please return this application to:

KV Federal Credit Union  
316 West River Road  
Augusta, ME 04330

## ELECTRONIC FUNDS TRANSFER AND CARDHOLDERS AGREEMENT

We are the KV Federal Credit Union with a Main Office at 316 West River Road, Augusta, Maine 04330. Our Main Office telephone number is (207) 623-5171. Our Branch Office is located at 35 Oak Street, Oakland, Maine 04963, telephone number (207) 465-4423.

You (if this is a joint account, singular pronouns shall include each of you) hereby agree to the rules and regulations affecting the issuance of the personal identification card ("CU24<sup>SM</sup>" ATM or Visa Check Card) provided by us for your convenience.

**Personal Identification Number (P.I.N.)** – will be your "remote banking signature," and you are responsible for maintaining its confidentiality. The P.I.N. should be memorized and not written, in order to prevent unauthorized use and so you may report its loss or theft accurately.

**Authorized Use** – Only you are qualified to deposit or withdraw funds to or from your account(s) with the use of the CU24 ATM or Visa Check Card at participating merchant or financial institution locations or remote facilities, and positive identification may be requested by the participating merchant or financial institution prior to any transaction. You agree that you will not use or allow anyone else to use your card or PIN for any transaction that is illegal under applicable federal, state, or local law.

**Consumer Liability for Unauthorized Electronic Funds Transfers made in connection with CU24<sup>SM</sup> VISA<sup>®</sup> Check Card - This Section applies to Unauthorized Electronic Funds Transfers made in connection with a CU24 VISA Check Card** – Tell us AT ONCE if you believe your card, P.I.N. or other information which could provide electronic access to your account has been LOST or STOLEN, or if you believe someone has used your card or PIN or accessed your account without your permission. Telephoning is the best way of keeping your possible losses down.

If a VISA<sup>®</sup> or Interlink transfer was made using your card or card number without your permission and was not caused by your gross negligence or fraud, you will have no liability for this unauthorized transfer. For all other transfers, including transfers made using ATMs, you can lose no more than \$50.00.

If your statement shows transfers you did not make or authorize, tell us at once. If you DO NOT tell us within 60 days after the statement was mailed to you, you may not get back any money you lost if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason such as a long trip or a hospital stay kept you from telling us, we will extend the time period.

We are liable only for losses in excess of the limits stated.

**Consumer Liability for all other Unauthorized Electronic Funds Transfers**

– Tell us AT ONCE if you believe your card, P.I.N. or other information which could provide electronic access to your account has been LOST or STOLEN. Telephoning is the best way of keeping your possible losses down. If you tell us within two business days, you can lose no more than \$50.00 if someone uses your card, P.I.N. or other information without your permission.

If your statement shows transfers you did not make or authorize, tell us at once. If you DO NOT tell us within 60 days after the statement was mailed to you, you may not get back any money you lost if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason such as a long trip or a hospital stay kept you from telling us, we will extend the time period.

We are liable only for losses in excess of the limits stated.

**Notification Procedure** – If you believe that your card, P.I.N. or other information which could provide electronic access to your account has been LOST or STOLEN, or that someone has transferred or may transfer money from your account without permission, call us at the number shown at the beginning of this Agreement, or write us at the address given at the beginning of this Agreement.

**Business Days** – Main Office Lobby Monday-Thursday 8:30 a.m. to 4:30 p.m. - Drive-Up Window, 8:00 a.m. to 4:30 p.m.; Lobby, Friday 8:30 a.m. to

5:30 p.m. - Drive-Up Window 8:00 a.m. to 5:30 p.m.- Lobby, Saturday 9:00 a.m. to 12:00 Noon-Drive-Up Window and Lobby.

**Types of Transactions Available and Limits on Such Transactions** – You may use your CU24 ATM Card and Visa Check Card to withdraw funds from your share or checking account at an ATM. You may also pay for purchases at places that have agreed to accept both your CU24 ATM and Visa Check Card (called Point-of-Sale purchases). These Point-of-Sale purchases will be deducted from your checking account. Automatic transfers from your share account are not available.

**Limitation on Frequency and Amount of Transactions** – For the protection of our members, we have limited the amount of each withdrawal from an account to THREE HUNDRED DOLLARS (\$300.00) per day at a remote banking facility. You may buy up to ONE THOUSAND DOLLARS (\$1,000.00) worth of goods or services each day with your Visa Check Card and THREE HUNDRED DOLLARS (\$300.00) with your CU24 ATM Card in our Point-of-Sale (POS) transfer service.

**Delays in Posting Transactions** – Due to the nature of the "ATM" system, there will be delays between the time of any activity on your account(s) and the time it is reflected in our records of your account(s).

**Charge for Originating Shares And Remote Banking Transaction** – A transaction resulting in a withdrawal from your share draft account using the CU24 ATM or Visa Check Card or your P.I.N. or other information which could provide electronic access to your account is considered the same as any other share draft in regard to our service charge formulas. The type of account determines if and when a charge will be assessed. All transaction fees will be deducted from your account. Please contact the credit union for current charges.

**Fees** – If you use an ATM or other electronic terminal that we do not own, you may be charged a fee by the terminal owner and any national, regional or local network used in processing the transaction. Any such fee(s) will be debited from your account if you elect to complete the transaction. See Rate and Fee Schedule for additional information.

**Foreign Transactions** – A 1% International Transaction Fee will be assessed on all transactions where the merchant country differs from the country of the card issuer. The converted transaction amount will be shown separately from the International Transaction Fee on your account statement. This fee will be assessed on all international purchases, credit vouchers, and cash disbursements.

The exchange rate for transactions in a foreign currency will be 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 the 1% International Transaction Fee.

**Conditions Under Which We Will Disclose Information to a Third Party** – You agree that we may, and you hereby authorize us to, disclose information to third parties about your account(s) or the transfers you make (1) where it is necessary for completing transfers; (2) in order to verify the existence and condition of your accounts for a third party, such as a credit bureau or merchant; (3) in order to comply with government agency or court orders; or (4) if we have your permission.

**Documentation of Transfer** – You can get a receipt at the time you make any transaction (except inquiries) involving your account using an ATM and/or Visa debit Point-of-Sale (POS) terminal. You will receive a monthly statement of your account activity.

**Error Resolution** – Telephone or write us at the number and address shown at the beginning of this Agreement as soon as possible if you think your statement or receipt is wrong, or if you need more information about a transaction listed on the statement or receipt. We must hear from you no later than sixty (60) days after we send you the FIRST statement on which the problem or error appeared. Provide the following information:

(1) Your name and account number.

(2) Describe the error or the transfer you are unsure about, and a clear explanation

of why you believe it is an error, or why you need more information.

(3) The dollar amount of the suspected error.

If you tell us orally, we may require that you send your complaint or question in writing within ten (10) business days.

We will tell you the results of our investigation within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. For new accounts, Point-of-Sale or international transactions, we may take up to ninety (90) days to investigate your complaint or question.

If we decide to do this, we will recredit your account within ten (10) business days for ATM and five (5) business days for VCC for the amount you think is in error, so you will have the use of the money during the time it takes to complete our investigation. For new accounts, we may take up to twenty (20) days to credit your account for the amount you think is in error. If we ask you to put your complaint or question in writing and do not receive it within ten (10) business days, we may not recredit your account.

If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

**Overdrafts** – If any withdrawal(s) with your card creates a negative balance in your account, you agree to repay to us the amount of such overdraft, including customary and usual overdraft charges in the same manner as any other overdraft on your account.

**Cancellation** – Your card and P.I.N. remain our property and immediate surrender of either may be required by us at any time. We may cancel the card, P.I.N., and/or electronic fund transfer privileges at any time without notice or cause. Any cancellation or termination does not affect any of your existing liability to us.

**Liability** – 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 or damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer would go over the credit limit on your overdraft line.
- If the automated teller machine where you are making the transfer does not have enough cash.
- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- If we have reason to believe that transactions involving your account may be unauthorized, fraudulent, illegal, or otherwise improper.

We expressly disclaim all warranties that the components, including, but not limited to, cards and terminals, will function properly or be available for use.

**Agreement Modification** – This Agreement may be amended by us without prior notice to you when such a change is immediately necessary to maintain or restore the security of the system or a member's account; however, we will notify you in writing twenty-one (21) days prior to the effective date of any change in any term or condition of the Agreement or your account, if such change would result in greater cost liability for you or decreased access to your account.

**Joint Accounts** – All parties to joint share or checking account(s) agree to be jointly and severally bound by this Agreement. All cards must be returned to us prior to the addition or deletion of a name from any account subject to this Agreement. The P.I.N. may provide access to accounts owned by the primary member. Joint owners may have access to all the primary member's accounts at the credit union, including accounts owned singly by the primary member or jointly by the primary member and other persons.

Please Check One Box Below

## Application for

**CU24<sup>SM</sup> Visa<sup>®</sup> Check Card**

**CU24<sup>SM</sup> ATM Card**

Primary Owner's Name \_\_\_\_\_

Mother's Maiden Name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

Joint Owner's

Name (*If two cards*) \_\_\_\_\_

Mother's Maiden Name \_\_\_\_\_

Home Phone ( ) \_\_\_\_\_

Date of Birth Primary Owner \_\_\_\_\_

Date of Birth Joint Owner \_\_\_\_\_

SS# Primary Owner \_\_\_\_\_

SS# Joint Owner \_\_\_\_\_

## Business Information

Employed By \_\_\_\_\_

Primary Work Telephone # \_\_\_\_\_

Joint-Owner Work Telephone # \_\_\_\_\_

Checking Account # \_\_\_\_\_

Savings Account # \_\_\_\_\_

I/We hereby apply for a CU24 ATM/Visa Check Card. By using the CU24 ATM/Visa Check Card issued by the Credit Union upon approval of this application, I/we signify our Agreement to be bound by the terms of the Electronic Funds Transfer and Cardholder Agreement attached. Consumer reports (credit reports) may be obtained in connection with this application. You authorize us to request credit reports on an ongoing basis in connection with your CU24 ATM/Visa Check Card account. If you request, (1) you will be informed whether or not consumer reports were obtained; and (2) if reports were obtained, you will be informed of the names and addresses of the consumer reporting agencies (credit bureaus) that furnished the reports.

X \_\_\_\_\_  
Member Signature

Date \_\_\_\_\_

X \_\_\_\_\_  
Joint Owner Signature

Date \_\_\_\_\_

*In order to issue a card to either signer of a joint account, both owners must sign.*