Central Keystone
Federal Credit Union

VISA Debit Card Application & Agreement

PRIMARY MEMBER

LAST NAME | FIRST NAME | MIDDLE INITIAL

SOCIAL SEC NUMBER | DATE OF BIRTH

HOME PHONE # | WORK PHONE #

SECOND MEMBER

LAST NAME | FIRST NAME | MIDDLE INITIAL

SOCIAL SEC NUMBER | DATE OF BIRTH

HOME PHONE # | WORK PHONE #

ADDRESS

STREET ADDRESS

CITY | STATE | ZIP CODE

I/we have read and agree to the VISA Debit Card Agreement and acknowledge receipt of the disclosure statements. All the information on this application is true, correct and complete. I authorize Central Keystone Federal Credit Union to investigate my credit record and check the statements I have made. I understand they will retain this application whether or not I receive the VISA Debit Card.

Primary Member's Signature _____ Date _____

Secondary Members Signature _____ Date _____

Savings _____ Fee Paid _____

Checking _____ Approval _____

NUMBER OF CARDS When there is one applicant, member will be issued one card. When there are two applicants, one card will be issued to each member by name.

CREDIT UNION USE ONLY

Primary Member _____ **ATM** _____ **DEBIT** _____

Card #	Date Issued	Date CAMS	Date Blocked	Date Deleted

Secondary Member _____ **ATM** _____ **DEBIT** _____

Card #	Date Issued	Date CAMS	Date Blocked	Date Deleted

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Central Keystone Federal Credit Union Debit Card Program

24-Hour Access to Your Money:

Your VISA Debit Card can be used at any retail establishment ("merchant") where VISA is accepted to purchase goods and services and/or obtain cash (P.I.N. may be required) where permitted by the Merchant. The amount of all such purchases (including cash obtained, if permitted) will be deducted from your primary Transaction Share Draft (Checking account). This card is also an ATM (Automatic Teller Machine) Card giving you convenience of 24-hour financial services, seven days a week at certain locations throughout the U.S. and participating foreign countries. You are participating in either the PLUS or ACCEL network.

How to Apply:

You must have a share draft (checking) account in order to obtain a Debit Card. When completing the enclosed application, be sure to list your name, social security number, address, and account numbers (both savings and checking). Both of these accounts may be accessed from the ATM for withdrawals or transfers. All retail establishments (Point-of-Sale) transactions will be deducted from your primary transaction checking account.

Security:

Your Central Keystone FCU VISA Debit Card is the same as any other credit/debit card. Treat it as you would any other cash that you would carry with you. Keep your Debit Card and P.I.N. number (if recorded) in separate locations. ***DO NOT*** give your P.I.N. to another person. In the event that your card becomes lost or stolen, notify us **immediately** by calling the number listed on the cardholder agreement.

All Central Keystone FCU VISA Debit cards will be mailed directly to your home address in an inactive status. Before using your VISA Debit card, you must call the toll free telephone number on the sticker over the front of the card (800-472-3272) and provide the personal information as prompted. This is a security measure adopted to prevent fraudulent use of your card.

This sticker will also provide a phone number (800-757-9848) to choose a P.I.N. (Personal Identification Number) Your P.I.N. will only be required when obtaining cash from an ATM machine or participating merchant. Central Keystone FCU staff will not have a record of your PIN number. When you receive your P.I.N., we suggest that you memorize it. If you record the P.I.N., keep it in a safe place (**do not write your P.I.N. on your VISA Debit Card**). This number assures that only you can gain access to your account(s).

VISA Debit Card Fees and Conditions:

- $5.00 one-time card issuance fee $5.00 for each additional card requested (payable with attached application) **NO CHARGE upon surrendering of current ATM card(s)**
- Five (5) Free ATM transactions per month (excluding P.O.S. transactions); each additional ATM transaction over (5) is seventy-five cents ($ 0.75) each
- NSF/Negative balance fee $15.00
- Card replacement fee $15.00
- Maximum ATM withdrawal amount per business day is $500.00
- Maximum P.O.S. limit per business day is $5,000.00 (if cardholder is present)
- Maximum P.O.S. limit per business day is $1,000.00 (if cardholder is not present, i.e. Internet/phone orders)

Central Keystone Federal Credit Union's telephone numbers are **800-897-5739** or **570-286-5739**. Use these phone numbers to report lost or stolen cards or for answers to your questions during regular business hours. After regular business hours please call **800-472-3272**. All of this information, plus more is covered in the enclosed **VISA DEBIT CARD DISCLOSURE**. You may obtain additional copies of the **VISA DEBIT CARD DISCLOSURE** from our office, if needed.