

With Your ATM Card You Can...

- Withdraw cash from your share account.
- Withdraw cash from your share draft account.
- Transfer money from shares to your share draft account and vice versa.
- Withdraw cash with 24 hour convenience.
- Complete a transaction in seconds.
- Receive an easy to read receipt of your transaction.
- Bank in safety with your Personal Identification Code (PIN).
- Find out your current share or share draft balances.

24 Hour Convenience

When you receive your card, a world full of ATMs will be at your command to give you cash when and where you need it. That's 24 hour convenience.

Make Purchases

Use your VISA Debit Card at a growing number of retail locations in place of checks or cash. Withdrawals are from your share draft account.

24 Hour Financial Convenience

Any VISA merchant will accept this card

Maybe you would like to save yourself the effort of writing a check. Simply present your VISA Debit Card to pay for purchases at any VISA merchant. The money comes out of your checking account as if you'd written a check but the merchant processes it just like a regular VISA transaction.

Saves time and hassle.

Groceries and gas are at your fingertips

With your VISA Debit Card, you can also buy groceries and gas at hundreds of locations and subtract the purchase amount from your checkbook balance.

Mill Town Credit Union

VISA Debit And ATM Card Agreement and Application with the Electronic Fund Transfer Disclosure Statement



Mill Town Credit Union

3102 Broadway
Everett, WA 98201
Phone 425.252.5139
800.819.9093
Fax 425.259.1361
www.milltowncu.org

24 Hour Personal Teller
1.800.890.8300

PLEASE READ THIS INFORMATION CAREFULLY. THIS IS YOUR COPY OF THE AUTOMATED TELLER MACHINE AND AUDIO RESPONSE UNIT AGREEMENT AND DISCLOSURES IN COMPLIANCE WITH THE ELECTRONIC FUNDS TRANSFER ACT (REGULATION E).

ACCEPTANCE, RETENTION OR USE OF THE VISA DEBIT CARD BY YOU CONSTITUTES AGREEMENT BETWEEN MILL TOWN CREDIT UNION AND YOU AS FOLLOWS:

1) **SERVICES**

You may use your card in automated teller equipment and point of sales terminals of FiServ EFT/ACCEL, AMERICAN EXPRESS and PLUS Systems and such other machines or facilities as Mill Town Credit Union may designate. At the present time you may use your card to:

- a) Withdraw cash from your Share Draft or Share Account;
- b) Transfer from Share to Share Draft;
- c) VISA merchant transactions against your Share Draft Account;
- d) Share Draft to Loan;
- e) Inquire to get your Share Draft or Share account balances.

2) **YOU AGREE**

- a) To abide by the Rules and Regulations, as amended, of Mill Town Credit Union and FiServ EFT relating to use of the card. These and subsequent Rules and Regulations are binding upon you.
- b) The Mill Town Credit Union and FiServ EFT may follow all instructions given to machines.
- c) You may withdraw up to Two Hundred Dollars (\$200) from the terminals each day. VISA transactions are limited to the balance in your share draft account.
- d) Not to disclose or otherwise make your Personal Identification Number (PIN) and/or card available to anyone. You should take all responsible precautions to prevent others from learning your PIN and/or obtaining your card. For security reasons, do not write your PIN on your card or keep it in the same place as your card.
- e) Not to use for any illegal transaction.

3) **TERMINATION OF THIS AGREEMENT**

You may terminate this agreement at any time by closing your designated account(s) and/or returning your card to us. If you do this, you will remain liable under this agreement for any transactions you or other authorized person initiated before termination. We may terminate this agreement and your right to make transactions with your card at any time without notice. For example, we may terminate this agreement if:

- a) You close your designated accounts and fail to return your card.
- b) You become delinquent on any accounts you owe us.
- c) You fail to promptly repay any overdrafts created by ATM, POS or VISA transactions.
- d) We believe in good faith that your card and PIN are being used in violation of the law, regulation or this agreement.

4) **LIABILITY DISCLOSURE * ADVISABILITY OF PROMPT REPORTING**

Tell us AT ONCE if you believe your card has been lost or stolen. Telephoning is the best way to keep your possible losses down. You could lose all the money in your account. If you tell us within two (2) business days, you can lose no more than FIFTY (\$50.00) if someone used your card without your permission. Mill Town Credit Union will not be liable for any losses if you allowed your PIN to be accessible to any third party person. We may hold you liable for the unauthorized use of your debit 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 any case, your liability will not exceed \$50.00 (\$0 for VISA).

If you do not tell us within two business days after you learn of the loss or theft of your card, and we can prove we could have prevented someone from using your card without your permission if you had told us, you could lose as much as FIVE HUNDRED DOLLARS (\$500-00)

Also, if you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money lost after that time if we can prove that we could have prevented someone from taking money if reported in time. If a valid reason (such as a long trip or hospital stay) prevented reporting to us, we will extend the time period.

If you believe your card has been lost or stolen or that someone transferred or may transfer money from your account without your permission, call (425) 252-5139 or write Mill Town Credit Union, 3102 Broadway, Everett, WA 98201. Telephone notice may also be given to FiServ EFT at 1-800-854-6219 after regular business hours.

5) **NON-TRANSFERABILITY:**

You may not transfer or negotiate any Exchange Card or VISA Debit Card or any other instrument in connection with your use of any machines or facilities which are through use of card.

6) **FEES:**

- a) No Monthly Service Charge.;
- b) No fee for transfers and Inquiries;
- c) Accounts will be assessed a \$25.00 fee for any withdrawal that overdraws the account;
- d) We reserve the right to charge you \$7.00 to replace a card.

7) **BUSINESS DAYS:** Business days are Monday through Friday. Holidays are not included.

8) **ACCOUNT INFORMATION DISCLOSURE:**

We will disclose information to third parties about your account or the transfers made:

- a) Where it is necessary for completing transfers, or;
- b) In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or;
- c) In order to comply with government agency or court orders, or;
- d) If you give written permission.

9) **RIGHT TO RECEIVE DOCUMENTATION:**

- a) Terminal Receipts: You will receive a receipt when you complete a transaction with your card.
- b) Periodic Statement: You will get a monthly account statement for Share Draft accounts. Share account members receive a quarterly statement.

10) **LIABILITY FOR FAILURE TO MAKE TRANSFERS:**

If we do not properly complete a transfer to or from your account according to agreement, we will be liable for your losses. However, there are some exceptions. We will not be liable for the following:

- a) If, through no fault of ours, your account does not contain enough money to make the transfer.
- b) If the automated teller machine where you are making the transfer does not have enough cash.
- c) If the terminal was not working properly and you knew about the breakdown when you started the transfer.
- d) If circumstances beyond our control (such as fire or flood) prevent the transfer.
- e) There may be other exceptions.

11) **NOTICE:**

- a) Any required notice or other correspondence will be mailed to you at your last known address. Notice sent to any one of you will be considered notice to all.
- b) Mill Town Credit Union reserves the right to change the Terms, Conditions and Fees with required notification.

12) **RIGHT OF OFFSET:**

That if sufficient funds are not available in the account accessed at the VISA merchant, ATM or POS terminal, any funds which the credit union holds in deposit accounts of the card holder will be subject to offset against the amount of insufficient funds.

13) **ELIGIBILITY:**

Applicants must have a checking account in good standing with the Mill Town Credit Union, to qualify for the VISA Debit Card. Exchange Cards may be issued if the applicant does not qualify for the Visa Debit Card. Card holders must be 18 or older.

14) **AUDIO RESPONSE UNIT AGREEMENT:**

You will automatically receive access to Mill Town Credit Union's Audio Response Unit (PERSONAL TELLER) if you are 18 or older.

- a) You, We, understand that the PERSONAL TELLER may be used along with your PIN (Personal Identification Number) for transfers between draft and share accounts of the same account number, loan payments, check withdrawals, receiving information regarding your account(s) and for other transactions that may become available.
- b) YOU are responsible for the safekeeping of your PIN.
- c) YOU will notify the credit union AT ONCE if your PIN is disclosed to anyone other than the joint owner(s) of your accounts. If YOU disclose to anyone, however, you understand that YOU have given them access to your accounts and that YOU are responsible for such transactions.

AMENDMENTS TO THIS AGREEMENT may be provided by US, in accordance with applicable laws, without restatement of the terms. The use of PERSONAL TELLER is subject to such other terms, conditions and requirements as the Credit Union may establish from time to time.

TRANSACTIONS made through **PERSONAL TELLER** ARE BINDING ON THE Credit Union only after verification by the credit union.

CHECK WITHDRAWALS requested after the normal business hours each day may be mailed on the next business day after the date of withdrawal(s). The total dollar amount of transactions via PERSONAL TELLER are subject to limits set by the Credit Union, and sufficient verified funds must be available to satisfy your transaction instructions.

ELECTRONIC FUND TRANSFER DISCLOSURE

- a) There is no charge to you for this service.
- b) PERSONAL TELLER is not always operational.
- c) You will receive a statement of your account at least once every quarter, draft (checking) account statements are mailed monthly.
- d) Information concerning your account(s) will be given to third parties only: a) in order to comply with the order of a government agency or court, or b) if you give us written permission, or
- e) Where it is necessary to complete the automatic transfer into your account.
- f) If we do not complete a transfer to your account in time or for the correct amount according to our agreement with you, we will not be liable, for instance, a) if circumstances beyond our control (such as fire or flood) prevent the transfer despite reasonable precautions we have taken, or b) if the party sending us the deposit either fails to generate the deposit or fails to generate the correct amount on time, or c) if, through no fault of ours, you do not have enough money in your account to make the transfer. There may be other exceptions stated in our agreement with you.
- g) Your share savings account will be limited to six (6) transfers per month as state in Regulation D.

APPLICATION

YES! I want to apply for an ATM/Debit Card.

Please tell us how you want your cards embossed.

First Card: Applicant Name

Second Card: Applicant Name

Address

City

State

Zip

Home Phone

Business Phone

Account Number

Signatures: (if Joint Account t, two signatures are required to receive two cards)

Signature of Applicant (Main Member)

Signature of Co-Applicant (Joint Member)

Date

Card(s) will be sent upon approval of your application.

POS Authorizations

All Point-of Sale (POS) purchases will be deducted from your checking account.

IMPORTANT PIN NOTICE

Your Personal Identification Number (PIN) will arrive approximately 5-7 days after you receive your ATM/VISA Debit card.

Mail or bring in your signed application to:

Mill Town Credit Union
3102 Broadway
Everett, WA 98201