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.
1) SERVICES
You may use your card in automated teller equipment and point of sales terminals of First-EFT-ACCEL, American Express and PLUS Systems and such other machines or facilities as Mill Town Credit Union may designate. You may designate:
   a) Withdraw cash from your Share Draft or Share Account;
   b) Transfer from Share Draft to Share Account;
   c) VISA merchant transactions against your Share Draft Account;
   d) Share Draft to Share Account;
   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 Fibre EFT relating to use of the card. These and subsequent Rules and Regulations may be followed all instructions given to machine;
   b) You may withdraw up to Two Hundred Dollars ($200.00) from the terminals each day. VISA transactions are limited to the balance in your share draft account.
   c) Not to disclose or otherwise make your Personal Identification Number (PIN) and/or card available to anyone. You should take all reasonable 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.
   d) Not to use for any illegal transactions.

3) TERMINATION OF THIS AGREEMENT
You may terminate this agreement at any time by closing your designated account(s) and/or returning your card.
If you do this, you will remain liable under this agreement for any transactions you or any 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 in 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 PIN or your card is being used in violation of the law, regulations 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 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 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 ($50.00 for VISA).

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 the electronic funds transfer act (Regulation E).

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 exceeds the overdraft 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) Terminus Receipt: 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 numbers 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) Any other exceptions.

11) NOTICE:
   a) Any required notice or other correspondence will be mailed to you at your last known address.
   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) Yes, 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, viewing information regarding your account(s) and for other transactions that may become available.
   b) You are responsible for the safety 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 written statement of the terms. The use of PERSONAL TELLER is subject to 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 must be 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 written permission, or
c) 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 be liable, for instance, a) in 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 per 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-Account Holder (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