



Central Keystone Federal Credit Union

1000 Market Street, Sunbury, PA 17801-2403

Phone: (570)286-5739 or (800)897-5739

ATM and VISA Check Card Application & Agreement

MEMBER

LAST NAME FIRST NAME MIDDLE INITIAL

SOCIAL SECURITY NUMBER DATE OF BIRTH

HOME PHONE # WORK PHONE #

ADDRESS

STREET ADDRESS

CITY STATE ZIP CODE

SECOND MEMBER

LAST NAME FIRST NAME MIDDLE INITIAL

SOCIAL SECURITY NUMBER DATE OF BIRTH

HOME PHONE # WORK PHONE #

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.

I/we have read and agree to the ATM and/or VISA Check 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 ATM or VISA Check Card.

Member's Signature _____ Date _____

Second Member's Signature _____ Date _____

CREDIT UNION USE ONLY

DATE	APPROVED BY	CARD #
		CARD #

ACCOUNT INFORMATION

ACTIVATED _____
HOT CARDED _____
LOST/STOLEN _____
EXP. DATE _____

SAVINGS _____
CHECKING _____
FEE PAID _____
Or
ATM CARD SURRENDERED?
YES _____ NO _____
DATE ATM RECORD
REMOVED _____

COMMENTS:

Central Keystone Federal Credit Union Check Card/ATM Card Program

24-Hour Access to Your Money:

Central Keystone Federal Credit Union is proud to announce our own VISA Check (Debit) Cards. You may use the VISA Check Card at any retail establishment ("merchant") where VISA is accepted to purchase goods and services and/or obtain cash (P.I.N. maybe 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 STAR (formerly MAC) or the CIRRUS ATM network.

How to Apply:

You must have a share draft (checking) account in order to obtain an ATM Card. Complete 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. You will receive your P.I.N. (Personal Identification Number) separately in order to assure you of maximum security. 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 Check Card**). This number assures that only you can gain access to your account(s).

Security:

Your Central Keystone FCU VISA Check 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 ATM 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 Check cards will be mailed directly to your home address in an inactive status. Before using your VISA Check card, you must call the toll free telephone number on the sticker over the front of the card (1-800-472-3272) and provide the personal information as prompted. This is a security measure adopted to prevent fraudulent use of your card.

VISA Check Card Fees and Conditions:

- \$5.00 one-time card issuance fee \$2.00 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
- Replacement PIN notice \$2.00
- Card replacement fee \$10.00
- Additional card fee \$2.00
- \$15.00 fee if the withdrawal or transfer overdrafts your account or reduces your share balance below the required minimum of \$5.00 or if you have a loan/VISA the required minimum is \$50.00.
- Maximum ATM withdrawal amount per business day is \$300.00
- 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 \$500.00 (if cardholder is not present, i.e. mail/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 CHECK CARD DISCLOSURE**. You may obtain additional copies of the **VISA CHECK CARD DISCLOSURE** from our office, if needed.

Central Keystone Federal Credit Union VISA Check/ATM Card Disclosure

The purpose of this Disclosure Statement is to inform you of certain rights which you have under the Electronic Funds Transfer (EFT) Act.

Services: You may use your VISA CHECK/ATM CARD with your Personal Identification Number (PIN) at any CIRRUS ATM to conduct any of the following transactions from the accounts you have requested to be accessed by your VISA CHECK/ATM CARD:

- a. Withdraw cash from:
 1. your Transaction Share Draft account
 2. your regular share account.
- b. Transfer funds:
 1. between your Transaction Share Draft account; and
 2. your Regular Share account.
- c. Obtain the available balance(s) from:
 1. your Transaction Share Draft account
 2. your Regular Share account.

These are the present services available from the CIRRUS SYSTEM, but other services may be provided in the future as they are developed. The above transactions are only applicable to the accounts which you listed on your VISA CHECK/ATM CARD application form and have designated as the primary account of each account type, or such other primary accounts which are added later at your written request.

Purchase Transactions: You may use the VISA CHECK/ATM CARD at any retail establishment ("merchant") where Visa is accepted to purchase goods and services and/or obtain cash (P.I.N. maybe 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 account.

When you make a Purchase using the VISA CHECK/ATM CARD you will be requesting us to withdraw funds from your elected primary Transaction Share Draft account in the amount of the Purchase and directing or ordering us to pay these funds to such Merchant. Any Purchase refund made by a Merchant will be posted to your primary Transaction Share Draft account.

Limitations on the use of your VISA CHECK/ATM CARD:

You may use the VISA CHECK/ATM CARD to withdraw up to \$300.00 each business day at a CIRRUS ATM, and any other ATMs which are available for you to use from your account(s) provided the funds are available from your account(s). There are certain limitations on the frequency of use of the VISA CHECK/ATM CARD each business day. These limitations are imposed and not revealed for security purposes.

How to Contact us regarding VISA CHECK/ATM CARD

Services: If you believe your VISA CHECK/ATM CARD or PIN number has been lost or stolen or that an unauthorized transfer, withdrawal, or purchase has occurred from any of your accounts or may occur, please contact Central Keystone Federal Credit Union by phoning (800) 897-5739 or (570) 286-5739 during business hours or write us at: P.O. Box 234 Sunbury, PA 17801-0234.

Activation: When you receive your new or reissued VISA CHECK/ATM CARD it will have a sticker over the front. This is an activation sticker. You CANNOT use this card until you call Central Keystone Federal Credit Union at (570) 286-5739 or (800) 897-5739 during business hours or (800) 472-3272 after business hours and provide the personal information as prompted. This is a security measure adopted to prevent fraudulent use of your card.

Charges for Transactions: We reserve the right to change our fee schedule from time to time and to charge your account in accordance with the fee schedule.

Record of Transactions: You will receive a printed receipt for each CIRRUS NETWORK ATM or Purchase transaction which you make at the time of the transaction. You will receive a monthly statement showing the status of your account(s), transactions made during the past month, and any charges which we may impose for such services or transactions.

Liability for Unauthorized Transfers: CONTACT US

IMMEDIATELY if you believe your VISA CHECK/ATM CARD or PIN has been lost or stolen. Telephoning us at the Credit Union is the best way of keeping your losses to a minimum. Should you give your VISA CHECK/ATM CARD and PIN number to someone else to use, you are authorizing them to act on your behalf and you will

be responsible for any use of the CARD by them. You could lose all the money in the account(s) if you take no action to notify us of the loss of your VISA CHECK/ATM CARD or PIN or the use of your VISA CHECK/ATM CARD or PIN without your permission. If you notify us of the loss or unauthorized use of your CARD, your liability will be as follows:

a. If you contact us within two business days of the loss or your discovery of the loss, you can lose no more than \$50.00 should someone have used your VISA CHECK/ATM CARD and PIN without your permission.

b. Also, if your monthly statement shows transfers or Purchases that you did not make and you do not contact us within 60 days after the statement was mailed to you, you may not get back any money lost, if we can prove that your contacting us would have prevented those losses.

Business Days: Our business days are Monday through Friday. Holidays are not included.

In Case of Errors or Questions About Your Transactions: Telephone us at (570) 286-5739 or (800) 897-5739 or write to us at: Central Keystone Federal Credit Union, P.O. Box 234, Sunbury, PA 17801-0234 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 60 days after we send you the statement on which the problem or error appeared.

Disclosure of Account Information: We will disclose information about your account or the transaction you made to third parties:

- a. where it is necessary to complete transactions;
- b. to verify the existence and standing of your account with us upon the request of a third party, such as a credit bureau;
- c. in accordance with your written permission;
- d. in order to comply with court orders or government agency summonses, subpoenas, or orders; and
- e. on receipt of certification from a federal agency or department that a request for information is in compliance with the Right to Financial Privacy Act of 1978.

Our Liability for Failure to Complete an Electronic Fund Transfer Transaction: If we fail to complete a transaction on time or in the correct amount when properly instructed by you, we will be liable for damages caused by our failures unless:

- a. there are insufficient funds in your account to complete the transaction through no fault of ours;
- b. the funds in your account are uncollected;
- c. the funds in the account are subject to legal process;
- d. the transaction you requested would exceed the funds in your account plus any overdraft credit;
- e. the CIRRUS NETWORK ATM has insufficient cash to complete the transaction;
- f. your card has been reported lost or stolen and you are using the reported card;
- g. we have reason to believe that the transaction requested is unauthorized;
- h. the failure is due to an equipment breakdown which you knew about when you started the transaction at the CIRRUS ATM NETWORK or Merchant Terminal;
- i. the failure was caused by an act of GOD, fire or other catastrophe, or by an electrical or computer failure or by another cause beyond our control;
- j. you attempt to complete a transaction at a CIRRUS NETWORK ATM or Merchant terminal which is not a permissible transaction listed above;
- k. the transaction would exceed security limitations on the use of your VISA CHECK/ATM CARD.

In any case, we shall only be liable for actual proven damages if the failure to make the transaction resulted from a bona fide error despite our procedures to avoid such errors.

Service Charges:

a. Lost card/reissue.....	\$10.00
b. Lost/forgotten PIN.....	\$ 2.00
c. All withdrawals after 5/month (excluding POS) ..	.75
d. NSF/Negative Balance Fee.....	\$15.00
e. Draft Retrievals.....	\$ 5.00
f. Annual Fee.....	none
g. Card Issuance Fee..\$5.00 for the 1st card \$2.00 for each additional card. No Charge upon surrendering of current ATM card(s).	

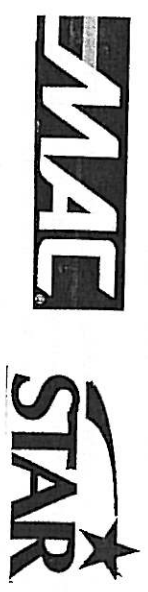
In addition to all previous information, the following applies to the use of the VISA CHECK/ATM CARD:

In addition to the amount you may withdraw in cash each day from an ATM, you may use the VISA CHECK/ATM CARD to purchase up to \$1,500.00 if the cardholder is present. If the cardholder is not present, the maximum amount for purchases per day is \$500.00. Furthermore, purchase refunds may take up to nine (9) business days to post to your account. There are also certain limitations on the frequency and use of the VISA CHECK/ATM CARD each day. These limitations are imposed and not revealed for security purposes. If you believe your VISA CHECK/ATM CARD has been lost or stolen or that an unauthorized transfer, withdrawal or purchase has occurred from your account(s) or may occur, please contact Central Keystone Federal Credit Union immediately by phoning: (570) 286-5739 or (800)-897-5739 during business hours or (800)-472-3272 after business hours. Also, if you believe your VISA CHECK/ATM CARD has been lost or stolen or unauthorized transactions have taken place on your account, we suggest that you call and transfer all funds out of the Share Draft account and into the Regular Share account to prevent any loss to your account. This can be done by calling the Credit Union during regular business hours at (570) 286-5739 or (800)-897-5739.

Application Disclosure: Requests for a Central Keystone Federal Credit Union VISA CHECK/ATM CARD are subject to a screening process. The Credit Union reserves the right to deny requests for this service at its discretion.

You agree that you will not use your account/card for any transaction that is illegal under applicable federal, state or local law. The Credit Union reserves the right to decline any transactions that we consider fraudulent, suspicious or illegal. The Credit Union will not knowingly authorize charges related to online gambling.

**CENTRAL KEYSTONE
FEDERAL CREDIT UNION
VISA CHECK/ATM CARD
DISCLOSURE**



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