

Tear off this portion and retain the rest of the brochure for your records. Return the application to:



PO Box 6587
Great Falls, MT 59406

cost more than \$50 and was made in your state or within 100 miles of your home.

Statements and Notices

Statements and notices will be mailed to you at the most recent address given to the Credit Union. Notice sent to any account holder will be considered notice to all account holders.

Joint Accounts

If this is a joint account, each person on the account must sign the application acknowledging receipt of this agreement and agree to all the terms of this agreement.

Daily Transaction Limits

Standard daily limit for Point-of-Sale (POS) transactions is \$1,500. Standard daily limit for Automated Teller Machine (ATM) withdrawals is \$500.

Fees And Charges

The following charges apply to our Instant Cash Debit and Cash card programs:

- Your free Debit/Check card provides you with up to 5 free ATM withdrawals per month, additional withdrawals will incur a \$1 fee each, which will be charged to your Family First FCU account.
- You will never be charged a "machine fee" when you use an ATM owned by Family First FCU or at any ATM in the CO-OP network.
- To locate the nearest of over 30,000 CO-OP Network surcharge-free ATMs you can:
 - Go on the Internet to www.co-opfs.org, or
 - Download the free CO-OP ATM locator iPhone app at iTunes, or
 - Text your address, intersection or zip code to 692667 (MYCOOP) to get a prompt response for a nearby CO-OP ATM. (Note: This is a surcharge-free service from CO-OP,

- but standard text messaging fees may apply from your mobile phone service provider.), or
- Download the CO-OP ATM location database direct to your Garmin, Tom-Tom or other GPS device at www.co-opfs.org.

If the Joint Owner on your account is also requesting a card, a separate card with a unique card number will be issued to him/her. If one card is lost or stolen, the other card may still be used.

It is very important to remember that the account balance shown on your ATM receipt may not be accurate. The balance shown may be based on your account balance minus some Debit POS transactions. You should record your transactions carefully to avoid being declined at merchants or having checks returned as Insufficient Funds.



2901 11th Avenue South
PO Box 6587
Great Falls, MT 59406

PH 406.727.7575
F 406.727.0052

www.familyfirstfcu.org



NCUA Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

National Credit Union Administration, a U.S. Government Agency

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Get connected to...

Family First Debit/Check Card



FEDERAL CREDIT UNION
www.familyfirstfcu.org

Family First Debit/Check Card

The person or persons who have signed this agreement hereby request that a debit card be issued to each of them for the account designated on the application.

General Provisions

- Such cards will be used to obtain cash from Automated Teller Machines (ATMs) designated by the Credit Union, only if, at the time of use there are on deposit in the designated account funds sufficient to cover such use. To obtain cash advances from an ATM, you must use the Personal Identification Number (PIN) that is issued to you for use with your card.
- Such cards may be used to make purchases at merchants displaying the VISA logo. The funds from such a purchase will be deducted from the member's checking account. In addition, you may obtain cash advances from credit unions or other financial institutions that accept VISA cards.
- Family First FCU has the right to reduce the daily dollar withdrawal limit, the merchant point-of-sale daily dollar limit, or terminate your account at any time for any reason not prohibited by law. You are also responsible for any transactions made to your account after termination, unless you did not authorize the transactions.

Members Liability For Unauthorized Transaction

Notify Family First FCU immediately if you believe your Debit Check card and/or your Personal Identification Number (PIN) has been lost or stolen. If you notify us within two (2) business days after you learn of the loss or theft, you will not be held responsible for any withdrawals not made or authorized by you. If you do not notify us within two (2) business days after you learn of the loss or theft, you could be liable for as much as \$500. If you provide your card and/or Personal Identification Number (PIN) to another person, you are presumed to have authorized the transaction request of that person. Review your periodic statements carefully. If your statement indicates transactions that you did not make or authorize, notify Family First FCU immediately.

To Report A Card As Lost Or Stolen

During Family First FCU business hours (Monday – Friday 9am-5pm), call 406-727-7575. After business hours, and on holidays or weekends, call 800-535-8440.

Changing Or Terminating Your Account

The Credit Union may change the terms of this agreement from time to time. Notice of any change will be given in accordance with applicable law. Use of your card after receiving notice of a change will indicate your agreement to the change. Either you or the Credit Union may terminate this agreement at any time, but termination by you or the Credit Union will not affect your obligation to pay for outstanding purchases or account activity prior to termination, unless the transactions were unauthorized. The card(s) you receive remain the property of the Credit Union and you must surrender

to the Credit Union all cards upon request or upon termination of this agreement whether by you or by the Credit Union.

Returns And Adjustments

Merchants and others who honor your card may give credit for returns or adjustments, and they will do so by sending the Credit Union a credit transaction which will be posted to your accounts when received.

Credit Information

You authorize the Credit Union to investigate your credit standing when opening or reviewing your account. You authorize the Credit Union to disclose information regarding your account to credit bureaus and creditors who require your credit standing.

Foreign Transaction

Purchase and cash advances made in foreign countries will be billed to you in U.S. dollars. The conversion rate to U.S. dollars will be determined according to the operating regulations of VISA U.S.A. The currency conversion rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder's statement posting date.

Merchant Disputes

The Credit Union is not responsible for the refusal of any merchant or financial institution to honor your card. The Credit Union is subject to claims and defenses (other than tort claims) arising out of goods or services you purchase with the card if you have made a good faith attempt but have been unable to obtain satisfaction from the merchant or service provider, and (a) your purchase was made in response to an advertisement the Credit Union sent or participated in sending you; or (b) your purchase

Family First Debit/Check Card APPLICATION

(please print)

Member Name: _____

Joint Owner: _____

Account #: _____

Street Address: _____

Member Cell Phone: _____

Joint Owner Cell Phone: _____

Home Phone: _____

Member Work Phone: _____

Joint Owner Work Phone: _____

I understand that when I sign below, I agree to the terms of the Agreement provided with this application.

If you have had a checking account at Family First FCU for at least 6 months with no negative activity (NSF items, repeated overdrafts, etc.) this Debit Card account will be automatically approved. If you have had a Family First FCU Checking for less than 6 months, you agree that a credit report will be obtained by the Credit Union for review. You will be notified within 3 business days if negative information on the report or on your account history causes the Credit Union to deny access to a Debit Card at this time.

Member's Signature: _____

Joint Owner's Signature: _____

FOR CU USE:

PAN: 483331 _____

____ Plus _____ Preferred

Approved By: _____