

ATM Card

Use your ATM Card to...

- Withdraw cash
- Make deposits
- Check balances
- Transfer funds
- Make purchases

It's Easy!

All you need is your Personal Identification Number (PIN) and your ATM card. All machines give you step-by-step instructions to help guide you through each transaction.

It's Safe!

Your credit union accounts are kept safe through the use of a PIN known only by you.

It's Convenient!

With 24-hour ATM access, you can transact business when it's convenient for you at Jeanie or CO-OP Network ATMs nationwide to avoid a surcharge.

Debit Card



A Debit Card is an "enhanced" ATM Card because it has all the same features, but you can also use a Debit Card to purchase goods and services from merchants.

Use your Debit Card at the...

- Gas Station
- Grocery Store
- Restaurant
- Shopping Mall

It's Easy!

When you pay for purchases, the merchant will run your card through a card reader. Then you'll enter your Personal Identification Number (PIN) or sign your name. You'll get a receipt at the time of purchase, and the total amount of the transaction will be automatically deducted from your checking account. Some merchants may also let you get additional cash back!

It's Safe!

Your Debit Card is safer to carry around than cash or checks, and the transactions appear on your monthly checking statement to record everything you buy.

Visit www.co-opnetwork.org and use our "ATM Locator" to find a surcharge-free location near you.



What You Need To Know About Overdrafts and Overdraft Fees

New Federal Reserve rules give debit and ATM card users additional options regarding overdrafts.

An overdraft occurs when you do not have enough money in your account to cover a transaction.

United Bay Community Credit Union offers overdraft protection plans, such as a link to a savings account or a line of credit. These plans may be less expensive. Please contact us for additional information about these options.

There may be instances when you can overdraw your account. For example, you may have enough money in your account when we authorize a debit card transaction, but other transactions may reduce the funds in your account before that transaction clears. This may cause you to overdraw your account.

Currently, there may be times when we choose to authorize a transaction when funds are not available in the account to cover the transaction amount. Unless you opt-in, transactions that may cause an overdraft from an ATM or everyday debit card transaction will be declined.

We pay overdrafts at our discretion, which means that we do not guarantee that we will always authorize and pay a transaction.

What are the fees for an overdraft?

With standard overdraft practices:

- There is no limit on the number of times you may overdraw your account, however you will incur a fee of \$25.00 for each overdraft item.

Whatever your decision, the new overdraft rules give you flexibility. If you opt-in, you can cancel at any time.

ATM CARD OR DEBIT CARD APPLICATION FORM

Instructions

Complete this application form and return it to any employee or mail it to the credit union.

Completing this form does not mean that your credit union will approve you for an ATM/Debit Card.

This is a request for more information.

Please Print

Account Number _____

1.

Primary Member's Name (card one) _____

Driver License No. _____

_____/_____/_____ Social Security No. _____ Mother's Maiden Name

Street Address _____ Apt. No. _____

City, State, Zip _____ Is this a new address? Yes No

_____/_____ Daytime Phone _____ Birthdate _____

e-mail: _____

2.

Joint Member's Name (card two) _____

Driver License No. _____

_____/_____/_____ Social Security No. _____ Mother's Maiden Name

Street Address _____ Apt. No. _____

City, State, Zip _____ Is this a new address? Yes No

_____/_____ Daytime Phone _____ Birthdate _____

e-mail: _____

Staff Member Accepting Application: _____

Please Read and Sign Below:

I/We agree to be bound by all terms and conditions governing the use of the ATM or Debit Card as outlined in the EFT Disclosure and Fee Schedule that was provided to me/us by my credit union.

Please Check One:

I/We have read and understand the rules regarding overdraft and overdraft fees and I/We

_____ Want (Opt In)

_____ Do not want (Opt Out)

United Bay Community Credit Union to authorize and pay overdraft on my ATM or Debit Card at their discretion.

ⓧ _____

Primary Member's Signature

_____ Date

ⓧ _____

Joint Member's Signature

(Both signatures are required on joint accounts.)

_____ Date