



Please Print

DEBIT CARD APPLICATION

Complete this application and return it to any UBCCU employee or mail it to the credit union. Completing this application does not mean that your credit union will approve you for a Debit Card. *This is a request for more information.*

Account Number _____

Staff Member Accepting Application _____

Primary Member: _____

Name (Card One)		Driver License Number		eMail	
Street Address	Apartment	City	State	Zip	Is this a new address? <input type="checkbox"/> Yes <input type="checkbox"/> No
_____/_____/_____					
Social Security Number	Mother's Maiden Name		Daytime Phone	Birthdate	

Joint Member: _____

Name (Card Two)		Driver License Number		eMail	
Street Address	Apartment	City	State	Zip	Is this a new address? <input type="checkbox"/> Yes <input type="checkbox"/> No
_____/_____/_____					
Social Security Number	Mother's Maiden Name		Daytime Phone	Birthdate	

Please Read and Sign Below: I/We agree to be bound by all terms and conditions governing the use of the 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 fees on my Debit Card at their discretion

Primary Member's Signature

Date

Joint Member's Signature

(Both signatures are required on joint accounts)

Date

What You Need To Know About Overdrafts and Overdraft Fees

Federal Reserve rules give debit 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 for each overdraft item.
- Overdraft fees are charged according to the current fee schedule.

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

Completed applications can be mailed to:

Card Services
United Bay Community Credit Union
PO Box 160
Bay City, MI 48707