Aberdeen Federal Credit Union PO Box 1495 Aberdeen, SD 57402 605-225-2488

E-Z Check Card Application

Member Information
Account Number:
Name:
Current Address:
Account Details
Joint Owner:
Activate these savings accounts: 000 or 047 (ATM Use) Please circle
Activate this Checking account: (Debit Card Use)
Daily Limits
Daily Withdrawal Limit: \$1000 Per Day

MEMBER AGREEMENT

Daily Purchase (POS) Limit: \$2000 Per Day

In consideration of the receipt of the E-Z Check Card, and the privileges to which the holder thereof is entitled, Cardholder, hereby agrees to the following terms and conditions as to the use of said E-Z Check Card:

- a. The E-Z Check Card and its coding is and remains the property of Aberdeen Federal Credit Union, hereafter referred to as Credit Union. Cardholder agrees to surrender said E-Z Check Card to Credit Union immediately upon request or when Cardholder closes or otherwise changes the status of Account(s), hereinafter defined. Credit Union reserves the right to cancel and/or modify any or all Cardholder privileges, without notice.
- b. Cardholder agrees to use this card and machine as instructed only for purposes authorized by Credit Union. Transactions may be initiated against Cardholder's Account(s) by the combined used of the E-Z Check Card and personal security number or by making Point-Of-Sale (POS) transactions with your Card to purchase goods or services. Cardholder agrees not to authorize or permit any person to use the E-Z Check Card. Cardholder will not disclose the secret code to anyone, nor otherwise record it on the card. Cardholder agrees that in any event, except as specifically provided for in paragraph (c) below, all transactions made to Cardholder's Account(s) by Credit Union as a result of the use of this card (or by the use of a card issued to any other party who is named as a joint owner of the affected account) shall be fully binding on Cardholder, and Credit Union is authorized and directed to credit and charge, as the case may be, all POSs, deposits, withdrawals, and transfers to or from Cardholders Account(s) and to accept all payments on Cardholder's indebtedness as, when and by whomever made with the card through the use of the machine or POSs without further inquiry.
- c. Cardholder will notify Credit Union at once if the E-Z Check Card is lost or stolen, or if statement of Account(s) containing any unauthorized deposits, withdrawals, POSs, or transfers. Cardholder agrees to hold Credit Union harmless for any claims or demand rising from loss, theft, or unauthorized use of the E-Z Check Card until notice of same is received by Credit Union, provided, however, that liability arising out of unauthorized POS use shall be 1) zero if the card is reported

within two business days of discovery; and 2) zero liability limit will apply provided you were not grossly negligent or fraudulent in handling your Visa card.

- d. Cardholder will be charged a fee for each copy of sales draft ticket or statement (except when the request is made in connection with a billing error made by the Credit Union.
- e. All deposits and payments shall be subject to verification. In receiving items for deposit, Credit Union acts only as a collecting institution. Credit Union deposits and collections, and the responsibility of the Credit Union and the mutual rights and obligations of the Cardholder and the Credit Union, shall be governed by the provisions of the National Credit Union Administration, and by all applicable laws, rules, regulations and agreements governing Cardholder's account(s).
- f. Cardholder agrees to examine all transaction receipts promptly and to notify Credit Union of any error within two business days after receipt is received.
- g. Credit Union provides this facility to Cardholder as a service, however it is possible this service facility may not function properly at all times. The Credit Union makes no claims or warranties in respect thereto and shall not be responsible or liable if the facility at any time fail to function properly.
- h. Cardholder is authorized to use his/her E-Z Check Card to withdraw amounts from his Account(s) prior to card expiration as determined by the Credit Union at the time the card is issued.
- Cardholder agrees not to use Visa cards to perform any transaction that is deemed illegal. Any violation of this policy will
 result in termination of the cardholder agreement.
- j. Cardholder agrees that all provisions contained in other agreements governing the Accounts, as such provisions that now exist or may hereafter be stated, together with the provisions of the "Disclosures Required by Federal law" delivered to Cardholder by Credit Union, are a part of this Agreement.

YOUR SIGNATURE BELOW CONSTITUTES RECEIPT AND ACCEPTANCE OF THE MEMBER ACCOUNT, PARENT OR LEGAL GUARDIAN MUST CO-SIGN FOR MINOR.

X		
Your Signature	Date	
X		
Signature of Second Cardholder	Date	
CREDIT UNION USE ONLY		
Approved By:		
Approval Date:		
Debit Card Account Number:		
Debit Card Account Number:		
Input By:		
Input Date:		