



Telephone 520-457-3551 Fax 520-457-3218
101 E. Allen PO Box 305 Tombstone, AZ 85638
www.tombstonefcu.org

VISA CHECK (Debit) CARD Agreements

I/we (hereinafter known as I) hereby request Tombstone Federal Credit Union (hereinafter known as TFCU) to issue a VISA Check Card and PIN (Personal Identification Number) encoded to enable me access to make withdrawals up to \$500 daily or transfers from my regular share account and share draft account by using my card and PIN at ATM's as indicated by TFCU. Also POS purchases from business accepting debit card use. I understand that:

The Card and Machines are provided as a convenience to me for making withdrawals and transfers between TFCU and myself. My regular share and/or share draft accounts shall govern all transactions for which I use my Card. I understand by using my VISA Check Card, I shall be bound by these terms and agreements including, but not limited to provisions relating to the payment of attorney's fees and costs, if any.

I understand that in order for my VISA Check Card to properly function, my checking account must maintain a positive balance. I/we understand that when using our Check Card our limit for ATM/POS (point of sale) pinned transactions will be \$500.00 each a combined total of \$500.00. When I use my card and sign my name my maximum is \$1000.00 per signature-based transaction.

I understand also that my VISA Check Card, supplied by TFCU, remains the property of the Credit Union as are any renewal or replacement cards, issued by the Credit Union, and that the location and usage of any machines shall be determined and/or changed by TFCU at any time, without prior notice, TFCU MAY TERMINATE USAGE OF THE VISA CHECK CARD FOR ANY REASON WITHOUT NOTICE. Upon demand, I will immediately return the VISA Check Card to TFCU, or upon termination of agreements relating to the use of machines between TFCU and any financial institution making services available to TFCU Members. It is specifically agreed that TFCU would not issue the VISA Check Card were it not for the member's agreement to the matters stated in the paragraph.

The machine shall be operated only to the instructions furnished to me and only for transactions programmed by TFCU. These transactions are subject to limitations on dollar amounts and frequency of use, as determined by TFCU. The accounts to be used in conjunction with the machine will be agreed to between TFCU and my-self. A record for each transaction shall evidence use of the machine. All transactions will be verified by TFCU and entered on TFCU records.

The Card's initial expiration date will be approximately two years from issue and subject to renewal every two years. Card usage may be suspended and/or revoked due to excessive abuse or non-sufficient fund (NSF) activity.

If the Card is lost or stolen the Credit Union must be notified immediately. If card is stolen, it must be reported to the Police Department as well. The Credit Union may be contacted during normal Credit Union hours; call (520) 457-3551, other than normal business hours please call 1-800-554-8969.

In the event of errors the Credit Union must be contacted within sixty (60) days of the transaction date at the above number. Stop Payment Orders cannot be accepted by the Credit Union when the Card is used.

I acknowledge, understand, and agree to the terms and conditions and acknowledge I have received a copy of any fees associated with Visa Check (Debit) Card issued by Tombstone Federal Credit Union.

Member Membership Number

Date

Member Printed Legal Name

Member Printed Legal Name

Member Signature

Member Signature

Credit Union Authorization