

Electronic Convenience. . .

- ❖ ATM Card
- ❖ Debit Card



. . . Apply Today!

Electronic Fund Transfer Disclosure - Your Rights & Responsibilities

Transfer Types & Limitations - Terminal Transfers

You may use your card to make:

- ❖ Cash withdrawals from checking accounts
- ❖ Cash withdrawals from savings accounts
- ❖ Deposits to checking accounts
- ❖ Deposits to savings accounts

Transfer Types & Limitations - Prearranged Transfers

You may arrange for us to:

- ❖ Accept certain direct deposits to your checking account
- ❖ Accept certain direct deposits to your savings account
- ❖ Accept certain withdrawals from your checking account

Transfer Types & Limitations - Limitations On Dollar Amounts Of Transfers

- ❖ \$400.00 withdrawal per 24 hours with an ATM Card (\$200 offline)
- ❖ \$1000.00 withdrawal per 24 hours with a Debit Card (\$500 offline)
- ❖ Limit increases may be requested but must follow guidelines

Fees:

- ❖ \$1.00 per withdrawal in excess of 8 per month
 - Exceptions: Value, Select & Classic Checking Accounts are unlimited
- ❖ \$2.00 per overdraft transfer from savings if savings is designated as 1st for overdraft protection for debit cards

Documentation - Terminal Transfers:

- ❖ You can get a receipt at the time you make any transfer to or from your account

Documentation - Preauthorized Credits:

- ❖ Prearranged direct deposits made at least every 60 days from the same source - access your account online through slcu@home. In addition, you will get a monthly statement unless there are no transfers in a particular month

Account Agreement

By completing and signing the attached application, I am applying for an ATM Card or Debit Card as selected below for use with my account at Soo Line Credit Union (SLCU).

I am responsible for the safekeeping of my ATM Card or Debit Card and for all transactions. I understand in the instance of unauthorized use; whether through intentional, accidental or negligent action; I am responsible for such transactions.

I understand that SLCU reserves the right to discontinue access to my account with my ATM Card or Debit Card should I fail to honor this agreement.

Members with Joint Accounts requesting ATM or Debit cards are required to have both the primary and joint signatures on the application. Each joint account holder must fill out an application.

Amendments to this agreement may be provided to me in accordance with applicable laws, and restatement of terms. The use of my ATM Card or Debit Card is subject to such terms, conditions and requirements as SLCU may establish from time to time. Transactions made with my ATM Card or Debit Card are subject to verification by SLCU.

For more information, please refer to your Truth in Savings Disclosure. If you need a current copy of this disclosure, please let us know. **Please keep this agreement for your records.**

Time Needed To Complete Terminal Transactions:

- ❖ Withdrawals & deposits made at a terminal will normally be completed and charged or credited to your account the next business day

Point-Of-Sale Transactions:

- ❖ You cannot reverse a point-of-sale transaction



Rev. 08/10/11



- Detach Here -

Check Applicable Boxes:

- Debit - Member / Debit - Joint / ATM - Member / ATM - Joint

electronic card application

Indicate Overdraft Transfer for Debit Card:
1st / 2nd Line of Credit 1st / 2nd Savings

Please print

Member Name _____ Acct. # _____ Work # _____

Driver's License # _____ Date of Birth _____

JOINT MEMBER Name _____ JOINT MEMBER Date of Birth _____ Jt. Work # _____

JOINT MEMBER Driver's License # _____ E-mail _____ Cell # _____

Street Address _____ Home # _____

City _____ State _____ Zip _____ Jt Cell # _____

By signing below; I agree to the terms and conditions reflected in the application agreement that governs the use of SLCU debit and ATM cards. I also authorize SLCU to obtain a credit report.

Both signatures are required on joint accounts whether one or both the member & joint member apply for an ATM or debit card.

Signature _____ Date _____

Signature _____ Date _____

Overdraft Protection:

- Yes, I want to Opt-In
 No, I want to Opt-Out

For SLCU Use Only
<input type="checkbox"/> Approved <input type="checkbox"/> Denied
Date _____
Initials _____