

Visa Debit Card Application

Credit Union Use Only

Date ____/____/____ Teller _____
Card Number 441228 ____00 _____ OFAC Review _____
Maintenance New Card _____
Delete Card _____
Maintenance Only _____ Order Date _____
Replace Card / PIN _____ Ordered By _____

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Applicant Information (Required)

Applicant 1 – First Name _____ Last Name _____ Middle Initial _____
Applicant 2 – First Name _____ Last Name _____ Middle Initial _____
Address _____ City _____ State _____ Zip _____
Daytime Phone _____ Evening Phone _____ Mobile Phone _____

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Recipient Information (Required)

Primary Checking Account Number _____
Primary Savings Account Number _____

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Applicant 1 Signature _____ Date _____
Applicant 2 Signature _____ Date _____

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Information about this card:

- Your card(s) will arrive in 7 to 10 business days. Your PIN will arrive 2 to 3 days later.
- Please call 260 451 6161 to verify information upon receipt of card.
- Your card must then be activated at an ATM or POS terminal via PIN entry.
- Total Aggregate Daily Limit is \$1800.00 (ATM Withdrawal Limit is \$300.00; Point of Sale Limit is \$1500.00.)

Activate Your New Debit Card

1. You will receive your ATM card in 7 to 10 business days.
2. You will receive your PIN number 2 to 3 days after you receive your card.
3. Once you have received your card and PIN, you need to call the credit union at 260-451-6161 or stop in to one of our two branches so that we can enter the ATM card number into our computer system.
4. You will then activate your card at an ATM machine using your card and PIN by making an inquiry or by withdrawing cash. Inquiries at our three locations are free, but at all other ATM machines you will be charged \$1.00.
5. You may now use your card at any ATM machine or at a merchant for your purchases.

What You Need to Know about Overdrafts and Overdraft Fees

Effective August 15th, 2010 we will not authorize or pay overdrafts for one time debit and automated teller machine (ATM) transactions unless you opt-in to our overdraft protection plan.

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

➤ **What are the standard overdraft practices that come with my account?**

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

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

If we do not authorize and pay an overdraft, your transaction will be declined.

➤ **What fees will I be charged if ITT Employees' Federal Credit Union pays my overdraft?**

Under our standard overdraft practices: (Charges as of 07/01/2010 Subject to change)

- We will charge you a fee of up to **\$25** each time we pay an overdraft. A transfer from a share type account will incur a **\$3** fee.
- A transfer from a line of credit will not incur a fee.
- There is no limit on the total fees we can charge you for overdrawing your account.

➤ **What if I want ITT Employees' Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions complete the form below and present it at a branch, mail it to: ITT Employees' Federal Credit Union, PO Box 12685, Fort Wayne, IN 46864, email it to ittfcu@itt.com, or fax it to us at (260) 451-6442.

I do not want ITT Employees' Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want ITT Employees' Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Date: _____

Signature: _____

Member Number: _____