



Visa Debit Card Application

Please provide the following information so that a Debit Card can be processed for you (must be 18 years or older):

Primary Member Name: _____

Joint Member Name: _____
(Joint Account Only)

Address: _____

City: _____ **State:** _____ **Zip:** _____

Phone Number: _____

Credit Union Account Number (2-7 digits): _____

Social Security Number: XXX-XX- _____ (last four digits only please)

Signature Date

Signature (Joint) Date

**PLEASE NOTE; A random PIN number will be selected for you. You should receive the card and PIN number within 7-10 business days from receipt of this application, and they will come in separate envelopes, usually within days of each other. Daily limit for "in person" purchases is \$1,000.00 a day and up to \$5,000.00 for qualified members. Daily limit for ATM/phone/web withdraws is up to \$1,000.00 per day. **

BACKOFFICE-FOR CARD ORDERING ONLY

Prim Card #: 429370 _____ () Prim Exp date: _____

Joint Card#: 429370 _____ () Joint Exp date: _____

Date card processed in Client Workstation: _____

Pin confirmation processed: _____ POS: savings or none

Pin Offset Prim: _____ Pin Offset Joint: _____

Address update needed: yes or no

Trailer 11 opened in ONCU: _____

Pan File maintenance: _____ Initials: _____

Member message update: _____

Disclosure/Agreement Information:

In this Agreement, the words "you", "your" and "yours" mean any holder or other authorized user of your Debit Card. The words "we" and "us" mean Union Building Trades Federal Credit Union. "Checking account" means your share draft account. "Savings" means your regular share account. "EFT Terminal" means an electronic funds transfer terminal; this includes automated teller machines, point-of-sale terminals, and other EFT devices. "Debit Card" means each magnetically encoded Debit banking card provided to you by us. "PIN" means the personal identification number selected by you for use with your Debit Card. By signing the attached forms or by use of your card, you agree with us as follows:

1. Debit Card. Each Debit Card issued to you pursuant to this Agreement is our property and may be cancelled or repossessed by us at any time, with or without cause. You must surrender to us on demand each Debit Card issued to you. If you permit or authorize other persons to use your Debit Card and PIN, you will be liable on or for the resulting transactions. To guard against anyone making a transaction that you have not authorized, you should take all reasonable precautions to prevent any other person from learning your PIN. You can not use the Debit Card for financial transactions until we have validated it.

2. In Case of Errors or Questions about your Electronic Transfers. Telephone or write us at the telephone number and address shown on the reverse side hereof as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on your statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. (a) Tell us your name and account number (if any). (b) Describe the error of the transfer you are unsure about and, explain as clearly as you can why you believe it is an error or why you need more information. (c) Tell us the dollar amount of the suspected error. If you tell us orally, we will require that you send us your complaint or question in writing within 10 business days. Our business days are Monday-Friday. Saturday, Sunday and holidays are not included. We will tell you the result of our investigation within 10 business days (this time period will be 20 business days for complaints or questions that relate to payment of purchases at the point-of sale) after we hear from you and we will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days for complaints or questions that relate to payment of purchases at the point-of-sale) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days for complaints or questions that relate to payment of purchases at the point-of-sale) for the amount you think is in error; so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

3. Account Information. We will disclose information to third parties about your account or the transfers you make: (a) Where it is necessary for completing transfers or resolving errors involving transfers; or (b) In order to verify the existence and condition of your account for a third party, such as a credit bureau or a merchant; or (c) In order to comply with government agency rules, court orders, or other applicable law; or (d) To our employees, service providers, auditors, collection agents, or attorneys, in the course of their duties; or (e) If you give us your written permission.

4. Transaction Receipts. You can get a receipt at the time you make any transfer to or from your account using an EFT Terminal.

5. Our Liability for Failure to Make Transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will NOT be liable, for instance: (a) If, through no fault of ours, you do not have enough money in your account to make the transfer; (b) If the transfer would go over the credit limit on your overdraft line, if you have one; (c) If the automated teller machine where you are making the transfer does not have enough cash; (d) If the EFT Terminal or processing system was not working properly and you knew about the breakdown when you started the transfer (e) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions we have taken; (f) If the funds in your account are subject to legal processes or other encumbrance restricting the transfer; (g) If your PIN or Debit Card is reported lost or stolen; or (h) If we are holding uncollected funds in your account and the transfer would require the use of those funds. There may be other exceptions stated in our agreement with you.

6. Your Liability. Tell us AT ONCE if you believe your Debit Card or your PIN has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit, if you have one). If you tell us within 2 business days, you can lose no more than \$50.00 if someone used your Debit Card or PIN without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your Debit Card or PIN and we can prove we could have stopped someone from using your Debit Card or PIN without your permission if you had told us, you could lose as much as \$500.00. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you will be liable for up to \$50.00 of loss that occurs during such 60-day period and you may not get back any money you lost after 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods to a reasonable time.

7. Reporting Lost Card OR PIN or Unauthorized Transfers. If you believe your Debit Card or PIN has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call at 1-800-848-2438 and write us @ PO Box 6270, Parsippany, NJ 07054

8. Types of Transactions. You may use your VISA Debit Card with your PIN to: (a) Withdraw cash from your checking or savings; (b) Inquire as to the available balance of your checking and savings accounts; (c) Make deposits to your checking or savings accounts; (d) Transfer funds between your checking and savings accounts; (e) Purchase goods or services at places that have agreed to accept the Debit Card; (f) Make payments on loans or advances that you owe us; (g) Perform other Debit services as may be available to you at all EFT Terminals. If you have more than one account with us, some of these services may not be available for each account. On each processing day, (A) you may withdraw from automated teller machines up to a maximum of \$1000.00 (or your available balance, if it is less than such amount); and (B) by use of point-of-sale terminals, you may buy in goods or services up to a maximum of \$1000.00 (or your available balance, if it is less than such amount.) Every calendar day is a processing day, except that Sunday and Monday are treated as a single processing day. For security reasons, there are other limits on the number and size of transfers or withdrawals you can make using your Debit Card. In all cases, you agree to be responsible for all transfers authorized by you or from which you receive any benefit.

9. Periodic Statements. You will get a monthly account statement for your checking account. You will also get a monthly account statement for your savings account unless there are no transfers in a particular month. In any case, you will get the statement for your savings account at least quarterly.

10. Service Charges. Information regarding service charges for use of your Debit Card is contained on this Agreement (below):

- Deposits at participating ATM's and Shared Service Centers are FREE.
- Point of Sale Transaction with a debit card (swipe and sign) are FREE.
- First six (6) monthly ATM/Debit card transactions (Pin based) are free; each transaction thereafter incurs a fee. Transactions, deposits, withdrawals, balances, transfers.

ATM transaction (each).....	\$1.00
Returned check (ATM deposit).....	\$25.00
Balance Inquiry.....	\$1.00
Transfer.....	\$1.00
Initial Card.....	none
Replacement card.....	\$5.00
Additional Card.....	\$2.00
Monthly service fee.....	none

Other ATM FEES: When you use an ATM machine not owned by us you may be charged a fee by the ATM operator/owner.

Notice: ATM/Visa Debit/Shared Service Center deposits are not immediately available. Holds on funds may occur. Please call office for more info.

11. Modification of This Agreement; Termination. The terms of this Agreement may be changed by us from time to time by notice from us to you. We may also revoke your right to use your Debit Card at any time. You agree to pay us for any cash withdrawals, service charges, or other items that remain unpaid at the time this Agreement is for any reason terminated.

12. Applicable Law. This Agreement is governed by the laws of the state where our principal office is located (NJ).

13. Agreement. Your signature on the attached form will evidence your agreement to be bound by the terms and conditions of this Agreement.

Member Copy-Please keep for your records.

Disclosure/Agreement Information:

In this Agreement, the words "you", "your" and "yours" mean any holder or other authorized user of your Debit Card. The words "we" and "us" mean Union Building Trades Federal Credit Union. "Checking account" means your share draft account. "Savings" means your regular share account. "EFT Terminal" means an electronic funds transfer terminal; this includes automated teller machines, point-of-sale terminals, and other EFT devices. "Debit Card" means each magnetically encoded Debit banking card provided to you by us. "PIN" means the personal identification number selected by you for use with your Debit Card. By signing the attached forms or by use of your card, you agree with us as follows:

1. Debit Card. Each Debit Card issued to you pursuant to this Agreement is our property and may be cancelled or repossessed by us at any time, with or without cause. You must surrender to us on demand each Debit Card issued to you. If you permit or authorize other persons to use your Debit Card and PIN, you will be liable on or for the resulting transactions. To guard against anyone making a transaction that you have not authorized, you should take all reasonable precautions to prevent any other person from learning your PIN. You can not use the Debit Card for financial transactions until we have validated it.
2. In Case of Errors or Questions about your Electronic Transfers. Telephone or write us at the telephone number and address shown on the reverse side hereof as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on your statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. (a) Tell us your name and account number (if any). (b) Describe the error of the transfer you are unsure about and, explain as clearly as you can why you believe it is an error or why you need more information. (c) Tell us the dollar amount of the suspected error. If you tell us orally, we will require that you send us your complaint or question in writing within 10 business days. Our business days are Monday-Friday. Saturday, Sunday and holidays are not included. We will tell you the result of our investigation within 10 business days (this time period will be 20 business days for complaints or questions that relate to payment of purchases at the point-of sale) after we hear from you and we will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days for complaints or questions that relate to payment of purchases at the point-of-sale) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days for complaints or questions that relate to payment of purchases at the point-of-sale) for the amount you think is in error; so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.
3. Account Information. We will disclose information to third parties about your account or the transfers you make: (a) Where it is necessary for completing transfers or resolving errors involving transfers; or (b) In order to verify the existence and condition of your account for a third party, such as a credit bureau or a merchant; or (c) In order to comply with government agency rules, court orders, or other applicable law; or (d) To our employees, service providers, auditors, collection agents, or attorneys, in the course of their duties; or (e) If you give us your written permission.
4. Transaction Receipts. You can get a receipt at the time you make any transfer to or from your account using an EFT Terminal.
5. Our Liability for Failure to Make Transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will NOT be liable, for instance: (a) If, through no fault of ours, you do not have enough money in your account to make the transfer; (b) If the transfer would go over the credit limit on your overdraft line, if you have one; (c) If the automated teller machine where you are making the transfer does not have enough cash; (d) If the EFT Terminal or processing system was not working properly and you knew about the breakdown when you started the transfer (e) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions we have taken; (f) If the funds in your account are subject to legal processes or other encumbrance restricting the transfer; (g) If your PIN or Debit Card is reported lost or stolen; or (h) If we are holding uncollected funds in your account and the transfer would require the use of those funds. There may be other exceptions stated in our agreement with you.
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Initial Card	none
Replacement card	\$5.00
Additional Card	\$2.00
Monthly service fee	none

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Notice: ATM/Visa Debit/Shared Service Center deposits are not immediately available. Holds on funds may occur. Please call office for more info.
11. Modification of This Agreement; Termination. The terms of this Agreement may be changed by us from time to time by notice from us to you. We may also revoke your right to use your Debit Card at any time. You agree to pay us for any cash withdrawals, service charges, or other items that remain unpaid at the time this Agreement is for any reason terminated.
12. Applicable Law. This Agreement is governed by the laws of the state where our principal office is located (NJ).
13. Agreement. Your signature on the attached form will evidence your agreement to be bound by the terms and conditions of this Agreement.