

APPLICATION FOR ATM CARD OR CHECK CARD

I'd like to apply for the following card(s)
- ATM Card - Debit/Check Card

APPLICANT

Account Number(s) _____

Name _____

Address _____

City _____

State _____ Zip _____

Home Phone # _____

Social Security # _____

Date of Birth _____

Employer _____

Dr. Lic. # _____

CO-APPLICANT

Name _____

Address _____

City _____ State _____ Zip _____

Home Phone # _____

Social Security # _____

Date of Birth _____

Employer _____

Dr. Lic. # _____

Signatures: By signing below, the undersigned request(s) the described services and agrees to the terms and conditions governing the services, including any fees and charges. The undersigned agree(s) that all information is accurate and authorizes Gratiot Community Credit Union to verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

Applicant's Signature _____

Co-Applicant's signature _____

Date _____

The above signed choose(s) to limit the total amount of cash that can be withdrawn using an electronic funds transfer terminal in one day to \$200 \$400 \$600
Mail or Deliver to:
GRATIOT COMMUNITY CREDIT UNION
211 W Center
Alma MI 48801

Official Use Only

Date received _____
Approved (Y/N) _____
Processes By _____

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. **Please read this disclosure carefully** because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Your Option to Limit Cash Withdrawals - In addition to dollar amount limitations for withdrawals using your ATM card or debit card and/or code that we may establish, you have the option to limit the amount of cash that can be withdrawn by your ATM card or debit card and/or code to \$200/\$400/\$600 per day.

Check Card ATM Transfers - types of transfers, dollar limitations, and charges - You may access your account(s) by ATM using your Gratiot Community Credit Union ATM Card and personal identification number or debit card and personal identification number, to:

- make deposits to checking account(s) with an ATM card or Check Card
- make deposits to savings account(s) with an ATM card or Check Card
- get cash withdrawals from checking account(s) with an ATM card or Check Card
 - you may withdraw no more than \$200/\$400/\$600 per 24-hour period
- get cash withdrawals from savings account(s) with an ATM card or Check Card
 - you may withdraw no more than \$200/\$400/\$600 per 24-hour period
- transfer funds from savings to checking account(s) with an ATM card or Check Card
- transfer funds from checking to savings account(s) with an ATM card or Check Card
- with an ATM card or Check Card you can get information about:
 - your checking account balance
 - your savings account(s) balance

Some of these services may not be available at all terminals.

Types of Check Card Point-of-sale Transactions- You may access your checking account(s) to purchase goods (in person or by phone), pay for services (in person or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that you can do with a check card (that a participating merchant will accept with a credit card).

Point-of-sale Transaction-dollar limitations-Using your card:

- you may not exceed \$1,500 in transactions per day.

Currency Conversion. When you use your MasterCard® Check Card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a wholesale market rate or the government mandated rate in effect the day before the processing date, increased by 1%. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Advisory Against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does

not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Minimum account balance-

- We do not require you to maintain a minimum balance in any account as a condition of using an access device (card or code) to accomplish a transfer.

FEES

Gratiot Community Credit Union does not charge our ATM card or Check Card holder fees for normal services through ATMs owned by Gratiot Community Credit Union. However, ATMs not owned by Gratiot Community Credit Union may be subject to a surcharge by the facility owning that ATM.

- There is a .50 fee for a new ATM card (pin) personal identification number or Check Card personal ID number.
- We will charge you \$5.00 to replace a lost ATM card or Check Card.
- We will charge you \$5.00 for a 2nd or joint ATM card or Check Card.

DOCUMENTATION

- **Terminal Transfers**. You can get a receipt at the time you make any transfer to or from your account using one of our automated teller machines or point-of-sale terminals.
- **Periodic statements**. You will get a monthly account statement from us for your checking and savings accounts with any EFT activity.

FINANCIAL INSTITUTION'S LIABILITY

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:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) if you give us written permission.

REGULATORY AUTHORITY

If you believe that any provision of the Michigan Electronic Funds Transfer Act has been violated, you should notify the Department of Consumer and Industry Services, Financial Services Bureau, P.O. Box 30224, Lansing, MI 48909 or The Federal Reserve Bank of Chicago at 230 South LaSalle Street, Chicago, IL 60690-0834.

UNAUTHORIZED TRANSFERS

(a) Consumer Liability. Generally. Tell us AT ONCE if you believe your card and/or code 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 tell us within 2 business days, you can lose no more than \$50 if someone used your card and/or code without your permission. (If you believe your card and/or code has been lost or stolen, and you tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your card and/or code without your permission.)

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

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 may not get back any money you lost after the 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 hospital stay) kept you from telling us, we will extend the time periods.

Additional Limit on Liability for MasterCard®/Check Card. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen MasterCard®/Check Card. This additional limit on liability does not apply to ATM transactions, to transactions using your Personal Identification Number which are not processed by MasterCard®, or to commercial cards.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the

telephone number or address listed in this brochure.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers. Call or Write us at the telephone number or address listed in this brochure, 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 the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or 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.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5business days for MasterCard®/Check Card point-of-sale transactions and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for MasterCard®/Check Card point-of-sale transactions and 20 business days if the transfer involved a new account) 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. Your account is considered a new account of the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

Gratiot Community Credit Union
Bookkeeping Department
211 West Center
Alma, MI 48801

Business Days: Monday through Friday
Excluding Federal Holidays
Phone: (517) 463-8321

MORE DETAILED INFORMATION IS AVAILABLE ON
REQUEST

NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PERCAUTIONS

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Don't lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't give anyone information regarding your ATM card or PIN over the telephone. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash, pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surroundings.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

Fast and one-step easy

Forget having to round up your checkbook, a pen, and two forms of identification. With Check Card, every purchase is as simple as using a credit card. And, there's no need to drive across town to get cash, deposit your paycheck, or transfer funds from one account to another. Your card can be used at any number of machines. There's probably one close to where you work or shop. So, you can take care of your financial business without taking a lot of time.

Worry free when you're out of town

No need to worry about getting your checks cashed out of town. Because Check Card is accepted wherever MasterCard® is, you'll be welcomed like a local every place you travel.

Safeguarded if lost or stolen

When you receive your ATM card or Check Card, you'll also be assigned a personal identification number (PIN). This is added security against someone making transactions without your consent. And, as an added safeguard, we provide a cap on your liability if your card is lost or stolen. See your disclosure for details.

Apply for yours today

Start enjoying our services with one of our two convenient cards today. To apply, complete the attached application and mail or deliver it to the address shown on the application. You can expect your card to arrive within 10 days of your approval. Your PIN will be sent to you in a separate mailing. If you prefer to choose your own personal PIN, contact your local branch. Before you know it, you'll be experiencing all the benefits of checkless checking or your own personal teller in one of two simple cards.

ATM and

ATM CHECK CARD



This teller works
24 hours-a-day
just for you!



www.gratiotcu.org

Gratiot Community Credit Union
211 West Center
Alma, MI 48801

(989) 463-8321
fax: (989) 463-8324

www.gratiotcu.org
Member NCUA