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Lynne Fritz, Manager Traci Smith, Assistant Manager

Visa Debit Card Application

Please include a copy of every applicant's driver's license

INITIAL CARD LOST CARD REPLACEMENT (\$5 FEE)

MEMBER*:

Name: _____ SSN: _____ Acct#: _____
Address: _____ Apt#: _____
City: _____ State: _____ Zip: _____
Phone: (Home) _____ (Cell) _____
Email: _____ Mother's Maiden Name: _____
DL#: _____

JOINT MEMBER*:

Name: _____ SSN: _____ Acct#: _____
Address: _____ Apt#: _____
City: _____ State: _____ Zip: _____
Phone: (Home) _____ (Cell) _____
Email: _____ Mother's Maiden Name: _____
DL#: _____

Signatures: By signing below, the undersigned request(s) the described services and agrees to the terms and conditions as indicated in the attached Agreement & Disclosures. The undersigned agrees that all information is accurate and authorizes the financial institution to verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency. The undersigned also agrees that providing a cell phone number is consent to be contacted on that number. SMCTFCU owns the Visa debit card and with its sole discretion, can revoke the card (s) at any time. All applicants must be at least 18 years of age.

Member Signature: _____ Date: _____

Joint Signature: _____ Date: _____

Official Use Only:

Processed by: _____ Date: _____

Last 6 digits: _____

User Agreement and Disclosure

In addition to the terms of the Electronic Transfers brochure (Reg E) provided to every new member, the following terms apply to this Visa debit/ATM card:

- The primary account holder will be issued only one card (a second card can be issued to the joint account holder if they have completed and signed the application – joint applicant must be at least 16 years old to apply)
- There is a \$5.00 charge for any replacement card lost
- If your card is stolen, you must submit a police report along with the application
- If your card is compromised (Still have card in possession) please call (800) 327-8622 to verify transactions
- There are no fees assessed by this credit union for the use of your card
- Upon receipt, your card must be activated from your phone number on file before use

General Information

- Standard card daily limits are as follows:
 - Withdrawal \$305
 - Point of Sale (POS) \$500
 - Cash back on POS \$100
 - Visa signature purchase \$500
 - Overall daily debit limit \$805
- A card with higher limits may be available after a 3-month period of card usage. If you are interested in having these higher limits, please contact the office to apply for a higher limit.
- If a place of business offers both point of sale debit and Visa signature purchase, you may use either option with this card. If you choose the POS option, choose debit and enter a pin. If you choose Visa, choose credit and sign. Both types of purchases will be withdrawn directly from your checking account.
- Your Visa debit card is protected by Verified by Visa, which password protects your card for free when shopping online. The next time you shop online at participating stores, enter the information requested to activate your card to complete the transaction. Or, set up your password ahead of time by going to www.visa.com/verified. Your card will then have password protection whenever you shop online at participating stores listed at www.visa.com/shopverified.