

ATM/Debit Check Card

With our ATM/Debit Card, you can access your accounts through ATMs around the world and use the same card to make purchases instead of writing a paper check from your Share Draft Checking account.

Eligibility:

- A Share Draft Checking account is required to obtain an ATM/Debit Card.
- Any member in good standing can have a ATM/Debit Card.
- Minors must be at least 16 years of age and have a parent/guardian joint owner.

You can order additional cards for joint owners on your account(s) if they are 18 years of age or older.

Service Charges:

- Any transaction charges will be deducted from a designated account.
- Transactions at all VSECU ATMs are free.
- Other ATM owners may assess a service charge.
- Refer to the Truth-in-Savings Disclosures to determine transaction service charges.

Application

Section A – Member Information

Member Name: _____
Address: _____
City/State/ZIP: _____
SSN: _____

Member Number: _____
Home Phone: _____
Work Phone: _____
Date of Birth: _____

Section B – Account Access

Check the appropriate box(es) indicating the account(s) you want access for each cardholder type.

	Primary Member Cardholder	Joint Owner Cardholder
My Share Account #: _____	<input type="checkbox"/>	<input type="checkbox"/>
My Share Draft Account #: _____	<input type="checkbox"/>	<input type="checkbox"/>
ATM Card Access Only to My Share Account #: _____	<input type="checkbox"/>	<input type="checkbox"/>

Section C – Additional Cardholder Information

Joint Owner Name: _____ Date of Birth: _____ SSN: _____
Joint Owner Name: _____ Date of Birth: _____ SSN: _____

Section D – Terms of Agreement

I (We) agree that by signing and using the ATM/Debit Card issued in accordance with the above instructions, that I (we) agree to review the Electronic Fund Transfers Agreement & Disclosure and the Truth-in-Savings Disclosures provided to me (us), and I (we) agree to the terms and conditions specified therein.

Member Signature: _____ Date: _____
(1) Joint Owner Signature: _____ Date: _____
(2) Joint Owner Signature: _____ Date: _____

FOR CREDIT UNION USE ONLY

Retail Consultant Ordering: _____ Date Forwarded: _____
Member Card #: _____ Add'l Card #: _____
Approved by: _____ Date Approved: _____ Prod Ops: _____ Date Ordered: _____

Other Services to Complement Your ATM/Debit Card

Access My Accounts Online

Quick and easy access to your VSECU accounts... whenever you need it! Go to our home page and click on the My Accounts button to get started.

e-Statements

Sign up for this service and you can have access to your account statements as much as 5-7 days before a paper statement is received. Plus, it helps to save our environment and keep Credit Union costs down.

Overdraft Protection

Protect yourself against overdrawing your account with our overdraft protection services. Use a credit line advance that automatically advances funds to cover overdrafts linked to your account or your Share Savings account to automatically cover overdrafts linked to your account.

Bill Pay Online

Pay your bills directly from your Share Draft Checking account without writing a check or paying for postage.

VSECU ATM/Debit Card Features and Benefits

- **Get Cash**
You can withdraw money from your Share Savings and/or Share Draft Checking accounts.
- **Make Deposits at ATMs**
You can make deposits into your VSECU accounts at ATMs owned by the Credit Union.
- **Point-of-Sale Purchases**
For additional security, you will be required to enter the 4-digit PIN (Personal Identification Number) that you choose when you receive your ATM/Debit Card, when you use a terminal with a keypad to process transactions.
- **Get Cash Back**
When using your ATM/Debit Card to make purchases, in most cases, you will have the option to receive cash back on top of the purchase you're making.

Vermont State Employees Credit Union

One Bailey Avenue, PO Box 67
Montpelier, VT 05601-0067

802/800 371-5162

www.vsecu.com



Federally insured by NCUA.



Convenience



"VSECU gives us honest advice."

— Brooke

An ATM/Debit Card
can make life easier



MY CREDIT UNION