

Auto Club Federal Credit Union
Debit Card Application

Please complete form mail or fax to 562-924-5053:

ACFCU Account Number: _____ ***Note: An ACFCU Checking Account is required.***

Primary Account Owner:

Address: _____ City:

State: _____ Zip: _____ Home Phone:

Work Phone: _____ Mother's Maiden Name:

Last four numbers of Social Security: _____ Personal E-Mail:

NOTICE: Any joint owner named below must be joint on this checking account to obtain a debit card. You grant such person(s) card access to any share savings or checking under this account number.

Joint Owner:

Address: _____ City:

State: _____ Zip: _____ Home Phone:

Work Phone: _____ Mother's Maiden Name:

Last four numbers of Social Security: _____ Personal E-Mail:

I (we) hereby acknowledge and agree to the **Debit Card Holder Agreement** and request that ACFCU Debit Card(s) be issued on my (our) account.

Primary Owner Signature: _____ Date:

Joint Owner Signature: _____ Date:

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Auto Club Federal Credit Union
Debit Card Holder Agreement

Dear Cardholder:

This is your contract. Please read it and keep it for your records because when you sign the card application form, you have agreed to its terms. We agree to follow them, too.

The Debit Card(s) (herein called 'card') is issued by or on behalf of Auto Club Federal Credit Union (the Institution) to the Member(s) for use with such account(s) (each referred to as an 'Account') as described in the member request form upon and subject to the following terms and conditions.

- 1 If Member's Account(s) is a joint account, Member hereby specifically authorizes any joint account holder to use the Card.
- 2 The Card is property of the Institution, which may revoke, limit, or suspend its use, or issue a new one at any time without prior notice. The Member will stop using the Card and return it to the Institution immediately upon request. The Card may be automatically impounded at a terminal at any time.
- 3 Member is responsible for the use of the Card. Member will not authorize or permit any person, except an authorized joint account holder on the account to which the cardholder is also joint. Member will not disclose his Personal Identification Number ('PIN') to any person other than a joint account holder, and he agrees to keep the Card and PIN separated and to take other reasonable steps to assure that in the event the Card is lost or stolen, the finder or thief will not also obtain the PIN.
- 4 Member authorizes the Institution to charge his Account as indicated when the Card is used by Member or any other person, except as otherwise provided in this Agreement. If any Account is owned jointly with another person, this Agreement is fully binding on all accountholders, and all authorizations and obligations contained herein shall be joint and several, notwithstanding the terms and conditions of any other agreement with the Institution.
- 5 Member will not overdraft his Account unless he has a preexisting overdraft agreement with the Institution; and if he does have such an agreement, Member will not withdraw more than the funds remaining in his overdraft line of credit. Member will immediately pay any unauthorized overdraft without prior notice or demand.
- 6 Card transactions are governed by this Agreement and the terms that apply to any account affected by such transactions, such as agreements, charter, bylaws, rules and regulations as well as any applicable laws. Any banking business transacted by the use of the Card is not consummated until the Institution has verified and processed the transaction on its records according to its usual banking practices, regardless of any receipt produced at the time of the transaction.
- 7 The Institution makes no claims or warranties with respect to the equipment or the system, and the Institution shall not be liable for any failure or malfunction or the equipment of

system, except as specifically provided by law. Member will examine his periodic statements from the Institution immediately if he believes the Card has been lost or stolen or that someone may have discovered his PIN. Member liability for unauthorized transactions is limited as provided by law. The rules for unauthorized transfers and error resolution are contained in the disclosure statements that will be provided to you.

- 8 The Institution has the right to limit the frequency or amounts of withdrawals or to institute fees for Cards or transactions or to change its policies regarding these matters at any time without amending this Agreement, and Institution may charge Member's Account for such fees. Current limits and fees, if any, are contained in the disclosure statements that will be provided to you. The institution also has the right to establish other terms and conditions set forth herein or so established by mailing advance written notice thereof to Member at the address shown on the records of the Institution.
- 9 Whenever used herein, the masculine pronoun shall refer with like effect to the feminine, and, if any Account is a joint account, the singular person, whenever used herein in relation to Member, shall be read as plural.
- 10 Member may cancel this Agreement at any time by notifying the Institution in writing and retiming the Card cut in half. In that event, all rights and obligations for transactions that occurred before the Institution receives notice of cancellation shall be determined by this Agreement.

