

SERVICES APPLICATION

JSC Federal Credit Union
P.O. Box 58346 • Houston, Texas 77258
281.488.7070 • www.jscfcu.org



The Services Application may be used to order or re-order a VISA Check Card or ATM Card, to sign up for overdraft protection and to register for StarPC Online Banking and E-Statements.

INSTRUCTIONS

- If you are replacing a card, you will be assessed a \$4.00 replacement fee for each card replaced.
- No fee will be charged if:
 - You have fraud related activity on the card
 - You did not receive a re-issue in the mail
- If you are applying for a new card as a result of your card being lost/stolen/damaged, your existing card will be closed once the new card is ordered.
- You must be 14 years of age to receive an ATM Card and 16 years of age to receive a VISA Check Card. If applying as a minor, the joint owner must also sign this application.
- Accounts with more than 12 Non-Sufficient Funds activities within the past 12 months are not eligible for a VISA Check Card.

Important Information Regarding your Mailing Address:

- The card will be mailed to your address on record. Verify that the address used on this form is the correct mailing address on record with the credit union. The U.S. Post Office will not forward if sent to an incorrect address.

WHERE DO I SEND MY COMPLETED FORM?

- Return the completed form to any JSC FCU branch
- Fax the form to 281.488.5116, Attn: Accounting Department
- If e-signing this document, follow the DocuSign procedures.

QUESTIONS

Contact the Accounting Department
Phone: 281.488.7070
Fax: 281.488.5116

Visa Check Card & ATM Application

Date:		Member # :	
Select the card you are applying for (please check ONLY one):			
<input type="checkbox"/> Visa Check Card	<input type="checkbox"/> ATM Card	<input type="checkbox"/> Business Visa Check Card	
Select the reason you are applying for this card:			
<input type="checkbox"/> New Card	<input type="checkbox"/> Lost/Stolen Card	<input type="checkbox"/> Damaged Card	<input type="checkbox"/> Reissue
Select the account types this card will be linked to:			
<input type="checkbox"/> S1	<input type="checkbox"/> S75	<input type="checkbox"/> S75.1	<input type="checkbox"/> S70 <input type="checkbox"/> S71 <input type="checkbox"/> S76 <input type="checkbox"/> Other _____
Acct to debit fee (\$4 if Lost/Stolen/Damaged)		<input type="checkbox"/> S1 <input type="checkbox"/> S75 <input type="checkbox"/> Other _____	
Select which account holder(s) card is for:		<input type="checkbox"/> Primary and/or <input type="checkbox"/> Joint	
Primary Member's Name:			
Mailing Address:			
City:		State:	Zip:
Home Phone:		Business Phone:	
Business Name (if applicable):			
Joint Owner's Name:			
I (we) certify that the information provided is true and complete. I (we) also authorize JSC Federal Credit Union to verify credit and employment history by any necessary means, including preparation of a credit report by credit reporting agencies or check history agencies. I (we) hereby agree to be bound by the terms and conditions of the electronic Funds Transfer disclosure. I (we) understand Check Card transactions will be withdrawn from my (our) JSC Federal Credit Union checking account. I (we) further understand that the Visa Check Card is not a credit card and will not be treated as a transaction based on credit. I (we) understand that transactions posted to the account without available funds may incur a Non-sufficient Funds Fee and I (we) will be responsible for those charges.			
Primary Member Signature:			
Primary Member's PIN:		Offset:	
Joint Owner Signature (if applicable):			
Joint Owner's PIN:		Offset:	
PINS ARE REQUIRED FOR PROCESSING PURPOSES ONLY			
JSC Federal Credit Union does not retain a record of your PIN			

FOR JSCFCU USE ONLY (DO NOT WRITE BELOW)

Application Taken By	
Date:	Branch Number:
Operator Number:	Initial:
Card Issued By:	
Operator Number:	Initial:

ATM/Everyday Debit Overdraft

<i>This Notice Refers to the use of Privilege Pay (Standard Overdraft Practices) for ATM/Everyday Debit Card Transactions. Opting in does not qualify you for Privilege Pay, but allows JSCFCU to pay overdrafts on ATM/Everyday Debit transactions if you do qualify for Privilege Pay.</i>	Opt-In? <input type="checkbox"/> Yes <input type="checkbox"/> No
An overdraft occurs when you do not have enough money in your account to cover a transaction, but JSCFCU pays it anyway.	
We have STANDARD OVERDRAFT PRACTICES that come with your account.	
We DO authorize and pay overdrafts for the following types of transactions. <ul style="list-style-type: none"> • Checks and other transactions made using your checking account number • Automatic bill payments 	
We DO NOT authorize and pay for the following types of transactions unless you ask us to (opt-in). <ul style="list-style-type: none"> • ATM transactions • Everyday debit card transactions 	
We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.	
If we do not authorize and pay an overdraft, your transaction will be declined.	
Under our STANDARD OVERDRAFT PRACTICES, if JSCFCU pays your overdraft: <ul style="list-style-type: none"> • We will charge you a fee of up to \$20 each time we pay an overdraft • There is no limit on the total fees we can charge you for overdrawing your account 	

STAR/StarPC Application

I agree, by use of STAR/StarPC to be bound by the terms contained in the STAR/StarPC Agreement and Disclosure (Provided at the time I was presented this application and available at www.jscfcu.org). I understand that transfers performed after business hours may be posted as next day's business. I understand that if I disclose my password to my joint owner(s), they will have access to all accounts identified with my member number.
Primary Member's Signature:
Joint Owner's Signature (if applicable):

E-Statements

I agree to receive my statements online thru StarPC. I understand that I am responsible for ensuring my email address remains current (I will receive notifications when my statements are available) and that I maintain the ability to access E-Statements using a PC with internet connectivity and the ability to view PDF documents. I further agree to receive other documents from JSCFCU via E-Statements and may continue to receive some documents via regular mail. I understand that I may cancel this agreement at any time either via StarPC or by notifying the credit union in writing.
E-Statements: <input type="checkbox"/> Yes <input type="checkbox"/> No Email Address:

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.

ATM Transfers - types of transfers, frequency and dollar limitations, and charges - You may access your account(s) by ATM using your Money Shuttle ATM card and personal identification number, to:

- make deposits to checking or regular share account(s) with an ATM card - get cash withdrawals from checking, regular share, or open-end Line of credit account(s) with an ATM card - you may make no more than nine withdrawals per day - you may withdraw no more than \$500.00 per day - there is a charge of \$.50 per withdrawal at non- Money Shuttle ATMs - transfer funds between checking and regular share account(s) with an ATM card - transfer funds from line of credit to checking or regular share account(s) with an ATM card - make payments from checking account(s) with an ATM card to loan accounts with us - get information about:

- the account balance of your checking or regular share accounts . with an ATM card - there is a charge of \$.25 per inquiry at non-Money Shuttle ATMs Some of these services may not be available at all terminals.

Types of Money Shuttle Point-of-Sale Transactions - You may access your checking account(s) to purchase goods and pay for services at places that have agreed to accept the card. Point-of-Sale Transactions - frequency and dollar limitations - Using your card: - you may make no more than nine transactions per day - you may not exceed \$500.00 in transactions per day in combination with ATM withdrawal fees - We do not charge for direct deposits to any type of account. - We do not charge for pre-authorized payments from any type of account. Except as indicated elsewhere, we do not charge for these electronic fund transfers.

ATM Operator/Network Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

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.

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) as explained in the Privacy Disclosure.

UNAUTHORIZED TRANSFERS

(a) Consumer liability. 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 a hospital stay) kept you from telling us, we will extend the time periods.

(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 (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 (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 for 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.

JSC Federal Credit Union P.O. Box 58346 Houston, TX 77258-8346

Business Days: Monday through Friday, Holidays are not included.

More detailed information is available upon request.

To report a lost or stolen **ATM Card**, call 281.488.7070 or 800.940.0708.

To report a lost or stolen **VISA Check Card or VISA Credit Card**, call 866.692.9364 or call 281.488.7070 during regular business hours.



We do business in accordance with Federal Fair Lending Laws.