

VISA DEBIT CARD & ATM CARD FORM

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



This form may be used to order a Visa Debit Card or ATM Card.

GOOD TO KNOW

- 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 or VISA Debit Card. If applying as a minor, the joint owner must also sign this application.

QUESTIONS

Contact the Accounting Department
Phone: 281.488.7070
Fax: 281.488.5116

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 eSigning this document, follow the DocuSign procedures.

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.

Under Regulation E of the Board of Governors of the Federal Reserve System, JSC FCU is required to make the following disclosures pertaining to the issuance and use of your Visa ATM/Debit Card. Please read this disclosure carefully. It explains the conditions under which this service is ordered, as well as the protection afforded users of the service.

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 JSC FCU 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 (9) withdrawals per day - you may withdraw no more than \$500.00 per day - there is a charge of \$.50 per withdrawal at non- JSC FCU ATMs (4 free per month) - 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-JSC FCU ATMs (4 free per month). Some of these services may not be available at all terminals.

Types of Debit Card 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. There is no charge for point-of-sale purchases. Should the credit union elect to implement or change "Use Charges" associate with the ATM services, we will notify the member of such charges at the time of card issue or thirty (30) days prior to such changes.

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 transfer would draw your share/savings account below the required minimum (4) If the ATM where you are making the transfer does not have enough cash. (5) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer. (6) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken. (7) If your card was reported lost or stolen, or we have reason to believe it may be an unauthorized use. (8) If technical or legal limitations prevent the automated teller machine from performing the requested transaction. (9) If the failure to complete the transaction is caused by erroneous information supplied by you or your agent. (10) The Visa ATM/Debit Card is the property of the Credit Union and the Credit Union can revoke or limit your use of the card without the notice and without liability to the Credit Union. (11) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY / PRIVACY

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.

Disclosure of Account Information to Third Parties

1. Terminal Transfers- You can get a receipt at the time you make any transfer to or from your account using an automated teller machine or point-of-sale terminals
2. Periodic Statement - You will get a monthly account statement unless there are no transactions in a particular month. In any case, you will get a statement at least quarterly. Be sure to deduct fees from your account register after each transaction.

UNAUTHORIZED TRANSFERS

(a) Consumer liability. Tell us AT ONCE if you believe your card and/or PIN 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 PIN, 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 (including those made by card, PIN or other means) 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 may extend the time period.

(b) Contact us in event of unauthorized transfer. If you believe your card and/or PIN has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write to the address listed in this brochure. If you do not keep your PIN strictly confidential or you keep your PIN with you card, it may be considered and authorized use if someone else should access your account. Upon notification the Credit Union will revoke the card. Upon proper execution of an affidavit of loss, theft, or unauthorized use, the Credit Union may, at its discretion, open a new account for you. The Credit Union shall be reimbursed for collection costs, including but not limited to expenses, court costs, and reasonable attorney's fees, in the event of your failure to perform your duties and responsibilities under the Agreement.

PARENT/LEGAL GUARDIAN RESPONSIBILITY

A parent/legal guardian of a "Primary Member" who is a minor, and who has been approved for a Visa Debit or ATM Card under this agreement, is responsible for any and all transactions made by the minor(s) prior to the minor's 18th birthday. By signing this agreement in the signature area of the Visa Debit & ATM Card Order Form the parent/legal guardian of the Primary Member who is a minor expressly accepts liability and ratifies any and all transactions made by said minor(s).

ERROR RESOLUTION NOTICE

Case of Errors or Questions about your Electronic Transfers, telephone us at 281-488-7070 or write us at P.O. Box 58346, Houston, TX 77258 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 after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days 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.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

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.



We do business in
accordance with Federal
Fair Lending Laws



Federally
Insured by
the NCUA

To report a lost or stolen ATM Card, call 281.488.7070 or 800.940.0708. To report a lost or stolen VISA Debit Card or VISA Credit Card, call 866.692.9364 or call 281.488.7070 during regular business hours.