

APPLY
POSTAGE
HERE

NCACU

Attn: Accounting

P.O. Box 817

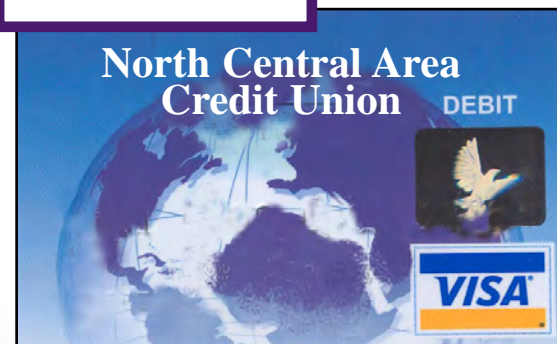
Houghton Lake, MI 48629


North Central Area
Credit Union

~ Since 1956 ~

“Where your money matters!”

Debit



Debit Application

Works like a Check!



**North Central Area
Credit Union**

~ Since 1956 ~

“Where your money matters!”

It's Easy To Use!

A NCACU Visa Debit Card works like a check, but is more convenient than carrying a check book. When you make purchases, the transaction will clear your checking account as if you had written a check. When using a Debit Card to make a purchase, you will receive the merchant's detailed receipt, which like a credit card transaction receipt should be kept and logged in your check register. A record of the transaction will appear on your monthly statement. We impose no annual fee for using your Visa Debit Card.

Just like a Visa Credit Card, it is universally accepted by merchants around the world. Your Debit Card also allows you to get cash withdrawals from you account. You may also use it at participating ATM machines.

Your Debit Card comes with all the features that apply to your checking account.

Line of Credit will give you a line of credit on your purchases that exceed your checking balance. Since Line of Credit is a loan, you must qualify for this service, so an additional application process is needed.

Over Draft Protection will automatically withdraw money from your share savings account to cover any overdraft within the amount you hold in your savings account. Each time you use your Over Draft Protection a \$1.00 over draft transfer fee will apply.

Courtesy Pay will automatically cover qualifying members up to \$500 if both your savings and share draft accounts should be depleted. There is a \$25 fee each time Courtesy Pay is used and this fee is included into the \$500 sum. Once Courtesy Pay is activated you have 30 days to bring the account to a positive balance. If you choose not to use Courtesy Pay, you must Opt-Out of this service.

Lost or Stolen?

Members are liable for a maximum of \$50 if they report a lost or stolen card within two business days. That liability can increase to \$500 if the loss is reported after two business days. If the lost card goes unreported for more than 60 days, consumers' potential liability is unlimited. **To report your card lost or stolen call 800-732-6005 or 800-991-4961**

How Do I Apply?

To apply for a North Central Area Debit Card, complete the attached application and drop it off at your local branch or send it in. An NCACU Member Service Specialist will review your request and you will be sent a card upon approval. You must be 18 or older to qualify for a Debit Card.

Guard Against ID Theft

- ▶ Do not allow anyone to see your personal information, account, or Pin numbers.
- ▶ Keep items with personal information in a safe place.
- ▶ Use a shredder to destroy personal information, checking, share draft statements, and receipts that you don't need.
- ▶ Look over your credit union statements each month for unauthorized expenditures.
- ▶ Photocopy financial cards and insurance cards you carry in your wallet.

Products and Services

- ▶ ATM Card Services
- ▶ Bill Pay Services
- ▶ Business Accounts
- ▶ Certificate of Deposit
- ▶ Christmas Club
- ▶ Courtesy Pay
- ▶ CU@Home Online Banking
- ▶ CU*Talk Phone Service
- ▶ Direct Deposit
- ▶ Free Financial Counseling
- ▶ Financial Seminars
- ▶ Insurance, Credit Life, Auto and Home IRAs
- ▶ Loan Services
- ▶ Money Markets
- ▶ Money Orders
- ▶ Mortgage Services
- ▶ Night Depository
- ▶ Notary Services
- ▶ Overdraft Protection
- ▶ Payroll Deduction
- ▶ Share Banking with Participating Credit Unions
- ▶ Share Draft Checking Accounts
- ▶ Share Savings Accounts
- ▶ Traveler's Checks
- ▶ VISA Credit Cards (Score Card)
- ▶ VISA Gift Cards
- ▶ Website
- ▶ Wire Transfers

Debit Card Agreement

The applicant that has signed below has a **North Central Area Credit Union** checking account. NCACU issues VISA Cash/Debit Cards ("cards") which can be used to make payments, purchases, and draw cash advances in the same way a VISA Credit Card is used. The applicant signed below request(s) that NCACU to issue a card or cards to the undersigned. The applicant(s) signed below agree(s) to the following terms and conditions. I/We acknowledge receipt of the North Central Area Credit Union Electronic Fund Transfer Agreement and agree to be bound to all of the terms and conditions governing the use of the debit card or cards as outlined in the agreement.

- The checking account mentioned above is governed by an account agreement I have signed. As to "electronic funds transfers" affecting the account, it is further governed by a disclosure of the terms and conditions related to such transfers given to me by NCACU. This agreement sets out further terms and conditions for the account with respect to use of the card(s).
- The card(s) will be embossed with name(s) as I/we direct. I/we agree that the person whose name is embossed on a card will immediately sign the card (in the space provided on the back) and the signature will be in the same as embossed on the card. I/we will not permit any other person to use the card(s). If I/we do allow any other person to use the card(s), I/we will be responsible for its use of the card(s) by the other person, until I/we get the card(s) back, whether or not I/we have authorized that use or have previously notified NCACU that I/we will not be responsible for such use.
- North Central Area Credit Union can cancel this agreement at any time and cancel my/our privilege to use the card(s). The card(s) are the property of NCACU and I/we will return them upon request.
- My/our use of the card(s), to purchase merchandise or services from, or obtain cash advances from any person or firm which honors such card(s) is my/our authorization to the credit union to withdraw sufficient funds from my/our checking account to pay VISA sales drafts or cash advance drafts which I/we sign when using the card(s). NCACU will not honor requests to stop payment on a check I/we sign when using the card(s). If funds in my/our checking account are not sufficient to pay all items presented for payment, NCACU may pay card drafts I/we have signed and my/our other card transactions first. Transactions made by use of the card(s) shall be paid from the checking account if funds are available; otherwise, they will be paid from my/our share savings account at NCACU or from my/our overdraft loan as I/we have previously authorized. If I/we do not require notification at the time the overdraft occurs from a loan account, the transfer will be listed on my/our monthly statement and no fee will be charged. If NCACU pays any card transaction when no funds from any of the sources are available, I/we agree to repay such amounts to NCACU immediately, and to pay a processing fee (for a non-sufficient fund item) to be sent by NCACU from time to time. If I/we continue to use the card(s) when funds are not available, my checking account may be closed and I/we will promptly surrender my/our card(s) to NCACU. I/we further understand that even after my account is closed, I/we will still be charged a processing fee per item as long as items are presented for payment when funds are not available.
- North Central Area Credit Union has no liability to me/us if a person or firm to whom I/we present the card(s) refuses to honor the card(s) or retain the card(s), even if at that time there were sufficient funds in

or retain the card(s), even if at that time there were sufficient funds in my/our account to cover the amount of the transaction I /we want to make.

- All who honor the card(s) may give credits for returns or adjustments, in which case they will do so by sending a credit slip to NCACU, who will credit the amount thereof to my/our checking account.
- Transactions I/we make with the card(s) in foreign countries or foreign currencies will be charged to my checking account in united states dollars. The conversion rate to dollars will be made in accordance with the operating regulations for international transactions established by VISA International, Inc., through whose facilities such transactions are handled.
- The monthly statement for my checking account will reflect card transactions I/we make, but sales or cash advance drafts for those transactions cannot be returned with the statement. I/we will retain the copies of such drafts that were furnished at the time of the transaction and use them to verify the accuracy of the statement. Photocopies of such drafts will be furnished on request at a reasonable charge.
- If I/we learn or believe that the card(s) have been lost or stolen or has been used or may be used by someone without my/our permission, I/we will immediately phone North Central Area Credit Union at my local branch, or toll free at 1-800-732-6005, or after business hours at 1-800-991-4965 or write to: **North Central Area Credit Union Attn: Accounting Department P.O. Box 817 Houghton Lake, MI 48629**
- I/we understand that my/our liability to North Central Area Credit Union, or responsibility for card withdrawals made from the checking account, resulting from the loss, theft or other unauthorized use of the card, account number on the card, the PIN, or any combination of the three shall subject to the applicable law, be limited as follows:
 - The lesser of the actual loss or \$50 if notify NCACU within two business days after learning of the loss or theft; and
 - Up to \$500 if I/we fail to notify NCACU within two business days; and
 - Up to the entire account balance if I/we fail to notify NCACU Credit Union within 60 days after a statement showing an unauthorized transfer was mailed to me.
- Even though the sales or cash advance drafts that I/we may sign when using the card(s) may contain different terms, the terms of my/our existing agreements with NCACU relating to my checking account, as expanded by this agreement govern all card transactions I/we make.
- North Central Area Credit Union may amend this agreement from time to time by giving me/us advance written notice thereof sent first class mail to the address shown on the most recent statement for my/our checking account, which notice shall be effective when mailed. The notice will advise me/us of the extent, if any, to which such amendment will apply to my/our then existing obligations to the credit union.
- In the event any use of my/our card(s) constitutes an "electronic fund transfer," the terms and conditions of the disclosure relating to such transfers furnished to me/us by NCACU will govern as to such transactions, regardless of this agreement. My/Our use of the card(s) in such manner is my/our authorization NCACU to withdraw sufficient funds from my/our checking account to cover such transactions, even though no signed sales draft or cash advance draft is presented to the NCACU for the transaction.

Please issue and emboss card(s) as indicated on the following VISA card application.

Our Convenient Branch Sites . . .

Administration

2665 S. Reserve Rd.
P. O. Box 817
Houghton Lake, MI 48629
989-910-5135

Grayling

505 Clyde Street
P. O. Box 481
Grayling, MI 49738
348-7488

Houghton Lake

2671 S. Reserve Road
P.O. Box 220
Houghton Lake, MI 48629
366-9646

Roscommon

129 Lake Street
P.O. Box 727
Roscommon, MI 48653
275-5169

Standish

212 S. Court Street
P.O. Box 156
Standish, MI 48658
846-9553

www.ncacu.org

The North Central Area Credit Union website offers a variety of information. The following is just a few of the highlights:

- ID Theft information**
- National and Local News**
- Free Classifieds**
- Community Library Links**
- Chamber of Commerce**
- Local and Surrounding School District Links**
- Local Weather**
- Buy or Bid**
- NADA Auto Pricing**
- Youth Programs**



Debit Application

ATM Debit Debit with Overdraft Protection*

NCACU Account Number _____

SECTION A		
Primary Card Holder's Name _____		
Social Security Number _____		
Address _____		
City _____	State _____	Zip _____
Telephone _____		

SECTION B		
Joint Card Holder's Name _____		
Social Security Number _____		
Address _____		
City _____	State _____	Zip _____
Telephone _____		

I/we certify that all information contained in this application is correct to the best of my/our knowledge. I/we hereby give North Central Area Credit Union authorization to check on my/our credit, employment history, obtain a credit report, and to answer questions about my/our credit experience with you. I/we understand that it may be a federal crime, punishable by fine or imprisonment or both to knowingly make false statements concerning any or the above facts as applicable under provisions of the United States Criminal Code.

Applicant's Signature _____ Date _____

Joint Applicant's Signature _____ Date _____

*You must **APPLY** for Overdraft Protection Line of Credit.

Tear along perforation