

EASY TO USE

An NCACU MasterCard Debit Card is more convenient than writing checks. When you make a purchase, simply swipe the card and the transaction clears from your checking account. A record of the transaction will appear on your monthly statement. There is no fee for using your MasterCard Debit Card and just like your credit card, it is universally accepted. Your MasterCard Debit Card also allows you to get cash withdrawals from CO-OP ATMs free of charge.

Your MasterCard Debit Card comes with the same protections as your checking account.

Overdraft Protection will withdraw money from your savings account(s) to cover an overdraft. A fee applies each time you use Overdraft Protection.

Line of Credit* can help you prevent overdrafts by allowing access to credit if your purchase exceeds your checking balance.

Courtesy Pay* will automatically cover overdrafts up to \$500 if your checking and savings accounts are depleted. Limits and fees apply.

Keep Your Change is a savings plan tied to MasterCard Debit Card purchases that members can enroll in. Every time you make a purchase, "Keep Your Change" will round the difference in purchase to the next higher dollar amount and transfer it into a savings account once each day. Keep Your Change will not overdraft your account.

GUARD AGAINST ID THEFT

NEVER share personal information. Use a shredder, review transactions for unauthorized expenditures, and keep a photocopy of financial/insurance cards you carry in case they are stolen.

LOST OR STOLEN

Call our Service Center (989) 910-5135
or after hours call (888) 241-2510



northcentral
AREA CREDIT UNION
trusted relationships

Log Into

WWW.NCACU.ORG

It's Me 247
Online Banking

Call Us

(989) 910-5135

Branch Hours

Drive thru

Monday - Thursday 8:30 am - 5:00 pm

Friday 8:30 am - 6:00 pm

Saturday 8:30 am - 1:00 pm

Lobby Hours

Monday - Thursday 9:00 am - 5:00 pm

Friday 9:00 am - 6:00 pm

Nearest CO-OP ATM

Text zip code of your location to 91989

Locations

Grayling
505 Clyde Street

Houghton Lake
2671 S. Reserve Road

Roscommon
129 Lake Street

Standish
212 S. Court Street

Administration

2665 S. Reserve Road, Houghton Lake, MI



DEBIT CARD APPLICATION

We are



northcentral
AREA CREDIT UNION

trusted relationships

WWW.NCACU.ORG

DEBIT APPLICATION

SECTION A

Account Number	
Primary Card Holder's Name	
Mailing Address	
City	State Zip
Telephone	
This information allows for immediate contact in the event of fraudulent activity.	
Cell Phone	
Email	

SECTION B

Joint Card Holder's Name	
This information allows for immediate contact in the event of fraudulent activity.	
Cell Phone	
Email	

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 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 of the above facts as applicable under provisions of the United States Criminal Code. I/we understand that my MasterCard Debit Card will replace my ATM card.

Applicant's Signature _____ Date _____

Joint Applicant's Signature _____ Date _____

MASTERCARD DEBIT CARD AGREEMENT & DISCLOSURE

If approved, you may use your card to purchase goods and services from participating merchants. If you wish to pay for goods or services over the Internet, you may be required to provide card number security information before you will be permitted to complete the transaction. You agree that you will not use your card for any transaction that is illegal under applicable federal, state, or local law. Funds to cover your card purchases will be deducted from your checking account. For one-time debit transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Fee Schedule. For other types of transactions, if the balance in your account is not sufficient to pay the transaction amount, the Credit Union may pay the amount and treat the transaction as a request to transfer funds from other deposit accounts, approved overdraft protection accounts, or loan accounts that you have established with the Credit Union. If you initiate a transaction that overdraws your account, you agree to make immediate payment of any overdrafts together with any service charges to the Credit Union. In the event of repeated overdrafts, the Credit Union may terminate all services under this Agreement. You may use your card and personal identification number (PIN) in ATMs of the Credit Union, NYCE, Co-Op, Cirrus, and MasterCard networks, and such other machines or facilities as the Credit Union may designate.

- At the present time, you may also use your card to:
- Make deposits to your checking & savings accounts.
 - Withdraw funds from your checking & savings accounts.
 - Obtain balance information for your checking & savings accounts.
 - Make point-of-sale (POS) transactions with your card and personal identification number (PIN) to purchase goods or services at merchants that accept MasterCard.
- The following limitations on the frequency and amount of MasterCard Debit Card transactions may apply:
- There is no limit on the number of MasterCard Debit Card purchases you make per day.
 - You may purchase up to a maximum of \$2500 per day.
 - There is no limit to the number of cash withdrawals you make in any one (1) day from an ATM machine.
 - You may withdraw up to a maximum of \$500 in any one (1) day from an ATM machine if there are sufficient funds in your account.
 - There is no limit on the number of POS transaction you may make in any one (1) day.
 - You may purchase up to a maximum of \$500 from POS terminals per day, if there are sufficient funds in your account.
 - For security purposes, there are other limits on the frequency and amount of transfers available at ATMs.

Because your card comes with zero liability, you're not liable for unauthorized purchases. Zero liability applies to all transactions made in the store, over the phone or on line. As a card holder, you will not be held responsible for unauthorized transactions if:

- a) You have exercised reasonable care in safeguarding the card from risk of loss and theft; and
- b) Upon becoming aware, you promptly report the loss or theft to North Central Area Credit Union.



"NEED TO KNOW" ABOUT DEBIT CARDS

Debit cards can be used in two ways—Credit Based (requires signature) and Debit Based (requires PIN). Credit Based attaches all consumer protections offered by MasterCard to your purchase including warranties and dispute management. Both work like a withdrawal from your checking account but Debit can be riskier. NCACU encourages use as a Credit-Signature Based.

- You can change your PIN number at any NCACU ATM
- Each card has daily limits, \$500 for Debit/PIN transactions, and \$2,500 for Credit/Signature transactions
- Having an NCACU MasterCard is a great protection plan for busy shopping seasons or major purchases
- Always notify NCACU when you will be traveling so we can assure you have uninterrupted service