

Place
Stamp
Here

METRO Federal Credit Union
2440 E. Rand Road
Arlington Heights IL 60004

METRO FEDERAL CREDIT UNION

2440 E. Rand Road
Arlington Heights IL 60004
Main (847) 670-0456
Fax (847) 670-0401

BUSINESS HOURS

LOBBY

Monday-Friday 8:00am - 6:00pm
Saturday 8:00am - 1:00pm

DRIVE-THRU

Monday-Friday 7:00am - 6:00pm
Saturday 7:00am - 1:00pm

Internet: <http://www.mcu.org>
E-mail: accountservices@mcu.org



Revised March 1, 2008



DEBIT CARD
APPLICATION



- **WORLDWIDE CHECKING CONVENIENCE**
- **Use your card everywhere that Visa Debit Cards are accepted.**
- **Your purchases are automatically deducted from your checking account.**

PLUS ATM ACCESS

With the added convenience of ATM Access you can get cash 24 hours a day at any STAR, CIRRUS® VISA®, CO-OP, ALLPOINT® Network Locations.



Now you can use your ATM card instead of a check everywhere



Visa® cards are accepted!

Next time you go shopping, you can leave your checkbook at home---because now there's an easier way to pay right from your checking account.

It's still an ATM card, but now you can also use it to pay for your everyday purchases

You can still use our ATM card to get cash at over 250,000 Network ATM's. You can still use it for trips to the grocery store or gas station. But now you can use it in more ways, at more places, for more things than ever before.

The Visa symbol adds buying power to our ATM card

Our ATM Card carries the Visa Symbol, so it's welcome everywhere Visa cards are accepted. It's not a credit card, it's a Check Card, because the money comes out of your checking account---just like a check.



It's the card that works like a check

Using your Check Card couldn't be simpler. Just present your card at the time of purchase, and the amount will be deducted from your checking account. Plus, you'll always get a receipt for easy record-keeping, and every transaction will be detailed on your checking account statement.

It's more convenient

Your Visa Check card is the hassle-free way to pay bills or make purchases directly from your checking account. There's no checkbook to carry. No check to write. No ID to show. No waiting for check approval. So you're in and out of stores in no time---just sign and go.



Visa Check Card Features and Withdrawal Limits

Where Can the Visa Check and Cash card be used?

Worldwide! On vacation, shopping, the grocery store ...anywhere you see the following logos:

- VISA®
- STAR®
- CIRRUS®
- CASH AMERICA®
- ALLPOINT® & CO-OP



Your Visa Check & Cash Card is also an ATM card giving you access to your METRO accounts 24 hours a day. You can get cash, transfer between savings and checking, make a deposit or inquire on your account balance.

On an individual account basis the following withdrawal limits apply:

- The daily limit for Visa purchases is based on your available collected balance in your checking account.
- ATM cash withdrawals and POS transactions are limited to \$500.00 per day.
- **Note for Visa Transactions:** When you have authorized a transaction for a purchase from a participating merchant, and we have accepted it, an "account hold" in the amount of your purchases will be set on your account and will reduce your account balance for eligible withdrawals. Once the actual transaction is processed the authorization hold is removed from the account.

Transaction Fees

- **NO** transaction fees for Visa or ATM Purchases
- Deposits made at ATM machines are Free
- Withdrawals, Transfers, and Inquiries are \$1 each (Some ATM machine operators may impose a surcharge on cash withdrawal)
- All ATM withdrawals, transfers and inquiries are FREE when you use it at any METRO ATM location

Visa Check and Cash Card Application
(Checking Account Required)

ACCT# _____ DATE: _____

MEMBER'S LAST NAME _____ FIRST NAME _____ M _____

SOCIAL SECURITY NUMBER _____ BIRTH DATE _____

ADDRESS _____ PHONE NUMBER _____

CITY _____ STATE _____ ZIP _____

JOINT LAST NAME _____ JOINT FIRST NAME _____ M _____

JOINT SOCIAL SECURITY NUMBER _____ BIRTH DATE _____

I (we) understand that: I (we) will be bound by the terms and conditions of the Visa DEBIT/ATM Card Agreement which will be mailed to me once approved. By signing and/or using this Card, I (we) agree to be bound by the terms and conditions outlined in the agreement. I (we) authorize METRO to obtain credit reports in connection with this application

MEMBER SIGNATURE _____ DATE _____

JOINT APPLICANT SIGNATURE _____ DATE _____

FOR CREDIT UNION USE ONLY ID: _____ DATE: _____

APPROVED DENIED OTHER _____

DEBIT CARD# _____

OFFSET# _____ ORDER DATE: _____