

You can use your Debit Card everywhere VISA Cards are accepted!

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

It's a Debit and ATM Card in one.

You can use our Debit Card to get cash at over 30,000 Network ATM's and use it for trips to the grocery store or gas station. Use it in more ways, at more places, for more things than ever before.

The Visa symbol adds buying power to our card.

Our Debit 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 more convenient!

Your Visa Debit Card is the hassle-free way to pay bills or make purchases directly from your checking account. There's no checkbook to carry and no check to write. Plus, you'll always get a receipt for easy record keeping. So you're in and out of stores in no time---just sign and go.

Enhanced Security with Chip Card Technology

Every New VISA Debit Card now comes equipped with EMV Chips. These cards provide an extra layer of security and fraud protection when making purchases at chip-enabled terminals.

METRO FEDERAL CREDIT UNION

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

BUSINESS HOURS

LOBBY

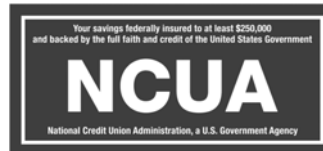
Monday-Friday 8:00am - 5:00pm
Saturday 8:00am - 1:00pm

DRIVE-THRU

Monday-Friday 8:00am - 5:00pm
Saturday 8:00am - 1:00pm

WWW.MCU.ORG

accountservices@mcu.org



DEBIT CARD APPLICATION

- ATM NETWORKS
- FEATURES
- WITHDRAWAL LIMITS



Where Can your Debit Card be used?

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

- VISA®
- STAR®
- ALLPOINT®
- CO-OP®

Your Visa Debit Card is also an ATM card giving you access to your METRO accounts 24 hours a day. Get cash or your account balance, transfer between savings and checking, or make a deposit (at participating ATMS).

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 are limited to \$500 per day and Point of Sale (POS) purchases to \$2,000 per day.
- **Note for Visa Transactions:** When you have authorized a transaction, 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 transaction is processed the hold is removed from the account.

Transaction Fees:

- **NO** transaction fees for VISA POS purchases.
- Deposits made at ATM machines are Free at participating ATMs.
- Withdrawals, Transfers, and Inquiries are \$1 each (Some ATM machine operators may impose a surcharge on cash withdrawals).
- All ATM withdrawals, transfers and inquiries are FREE when you use it at our METRO ATM!
- The following ATM logos designate surcharge FREE ATM's:



VISA DEBIT CARD APPLICATION

(Checking Account Required)

ACCOUNT#		DATE:	
1) FIRST NAME	M	LAST NAME	
BIRTH DATE		BEST CONTACT PHONE NUMBER	IS THIS A MOBILE PHONE? <input type="checkbox"/> YES <input type="checkbox"/> NO
ADDRESS	CITY	STATE	ZIP
2) JOINT FIRST NAME		JOINT LAST NAME	
BIRTH DATE		BEST CONTACT PHONE NUMBER	IS THIS A MOBILE PHONE? <input type="checkbox"/> YES <input type="checkbox"/> NO
3) JOINT FIRST NAME		JOINT LAST NAME	
BIRTH DATE		BEST CONTACT PHONE NUMBER	IS THIS A MOBILE PHONE? <input type="checkbox"/> YES <input type="checkbox"/> NO

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, if necessary. **Telephone Consumer Protection Act (TCPA) Consent:** By signing this application, you grant permission to the credit union and related affiliates or third parties to contact you for any reason on your mobile phone, if one is provided. Some examples of reasons we may contact you include: suspect fraud or suspicious activity, data security breaches, and suspected identity theft. Please note that contact may be made as a direct dial call or through the use of text messages, pre-recorded or artificial voice messages, and/or the use of an "automated telephone dialing system" or "autodialer". Should you choose to withdraw consent or opt-out, you may at any time by any reasonable means by providing the credit union with a written notice or through secured email.

MEMBER SIGNATURE	DATE
JOINT APPLICANT SIGNATURE	DATE
JOINT APPLICANT SIGNATURE	DATE

FOR CREDIT UNION USE ONLY

ID: _____ DATE: _____ [] APPROVED [] DENIED	DEBIT CARD# _____
[] PRIMARY [] JOINT [] JOINT	DEBIT CARD# _____
SPECIAL LIMIT \$ _____	DEBIT CARD# _____
PLEDGE \$ _____	ID: _____ DATE: _____
REASON/NOTE: _____	[] STAR [] PORTICO [] LOG