

You can use your Debit 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 a Debit and ATM Card so you can use it to pay for your everyday purchases.

You can use our Debit Card to get cash at over 250,000 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 the card that works like a check.

Using your Debit Card couldn't be simpler. Use 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 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. No waiting for check approval. So you're in and out of stores in no time---just sign and go.



METRO FEDERAL CREDIT UNION

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

BUSINESS HOURS

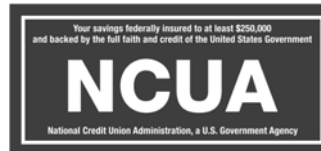
LOBBY

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

DRIVE-THRU

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

Internet: www.mcu.org
E-mail: accountservices@mcu.org



DEBIT CARD APPLICATION

- VISA Check & Cash Card



- ▶ ATM Networks
- ▶ Features
- ▶ Withdrawal Limits

Revised July 1, 2013



Visa Debit Card Features and Withdrawal Limits

Where Can your Debit Card be used?

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

- VISA®
- STAR®
- CIRRUS®
- 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, 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 are limited to \$500 per day and POS purchases to \$2,000 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 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!



Visa Debit 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	
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	
JOINT APPLICANT SIGNATURE	DATE	
FOR CREDIT UNION USE ONLY		
ID: _____	DATE: _____	DEBIT CARD# _____
[] APPROVED [] DENIED [] OTHER _____		ORDER DATE: _____
DEBIT CARD# _____	DEBIT CARD# _____	
ORDER DATE: _____	ORDER DATE: _____	