

ATM CARD APPLICATION



Return to: VAN CORTLANDT COOPERATIVE FCU
3960B Hillman Avenue
Bronx, New York 10463

PLEASE CHECK HERE IF YOU DESIRE A CARD FOR THE JOINT OWNER NAMED BELOW

(PLEASE PRINT)

MEMBER NAME: _____

JOINT ACCT. OWNER: _____

ADDRESS: _____

PHONE: _____
DAYTIME EVENING

SOCIAL SECURITY # _____

ACCOUNT # _____ - _____

SAVINGS & CHECKING

SAVINGS ONLY

CHECKING ONLY

FOR CREDIT UNION USE

PAN _____

FOR JOINT ACCOUNTS, BOTH OWNERS MUST SIGN BELOW

I/We agree to all the terms of the cardholder agreement and the rules and regulations governing share savings and share draft/checking accounts at Van Cortlandt Cooperative Federal Credit Union.

MEMBERS SIGNATURE _____

DATE _____

JOINT OWNER'S SIGNATURE _____

DATE _____

You may select your own Personal Identification Number (PIN) using any touch-tone telephone- any time of the day, any day of the week - in about a minute.

Please enter the requested information when prompted.

Please stay on the line until you hear the message, "Thank you for using phone PIN."

Member Action: Call 1-866-423-9031

Phone PIN: Welcome to phone PIN. Please enter your reference number now. When you are done, press pound.

Member Action: Enter your 15 digit reference number and press the "pound" (#) key:

5 8 3 7 3 7 + Social Security Number

Phone PIN: The number you entered was (repeats reference number). If this is correct, press 1. If incorrect, press 2.

Member Action: Enter 1 if correct. Enter 2 if incorrect.

Phone PIN: Please enter the four-digit secret code you have chosen.

Member Action: Enter your four-digit secret code (PIN).

Phone PIN: The number you entered was (repeats four-digit secret code). If this is correct, press 1. If incorrect, press 2.

Member Action: Enter 1 if correct. Enter 2 if incorrect. If your PIN selection was successful, you will hear,

Phone PIN: Thank you for using phone PIN.

Member Action: You may now end the call.

ATM CARD

Easy Access to your Credit Union Savings and Share Draft/Checking Accounts

The Electronic Fund Transfer Act (15 U.S.C. #1693, et seq.) and the Regulation E of the Federal Reserve Board establish the basic rights, liabilities, and responsibilities of the consumers who use the electronic fund transfer ("EFT") services and of financial institutions that offer these services. One requirement of the Act and the Regulation is that all financial institutions make certain disclosures to all EFT users.

1. Use Of Card

The Card is accepted at any ATM Location bearing one of the following symbols: NYCE, PLUS, EXCHANGE, \$AM and AMEX. During the hours that a Machine is accessible to the general public, you can use your Card and PIN number at the Machine for the following purposes, to the extent the law allows and the Machine is able to perform the transaction:

- Make withdrawals of cash up to \$500 per day or available balance, whichever is smaller.
- At select locations make point-of-sale purchases up to \$500 per day or available balance, whichever is smaller.
- Learn the balance in your account. *Avoid transaction fee for balance inquires and share transfers by calling Private Line, (800) 508-9668*
- Make transfers between your share savings and share draft/checking. If multiple accounts can be accessed, you can transfer funds between your designated Primary Account and Secondary Account. Transfers are limited to six per month. *Avoid transaction fee for balance inquires and share transfers by calling Private Line, (800) 508-9668*

Some of these services may not be available at all electronic banking terminals and may be limited by third parties.

You have the option to limit the electronic access to one or more specific accounts. You may also have the option to limit the amount that can be withdrawn in a single day to \$50.00 provided you make such request of us.

Machine transactions performed after 3:00 p.m. will be posted to your account the following day.

2. Fees And Charges

- Withdrawals, balance inquires, transfers, point-of-sale purchases: \$1.00 each transaction.
- Rejection items (transactions, not completed for reasons within the cardholder's control): \$1.00 each occurrence.
- Fees will be imposed at time of transaction.

The Credit Union reserves the right to change the fee schedule at any time and will provide you with advance notice of such changes.

3. Availability Of Funds

You are authorized to make withdrawals or payments from your account(s) only when there are sufficient collected funds in the account(s) to cover the withdrawal. Items deposited may be subjected to period check holds. Your accounts balance which can be accessed by your ATM card will not reflect the amounts of any check deposits made where the checks have not yet cleared.

If for any reason withdrawals or payments are made from an account having insufficient funds, the Credit Union may charge back the amount against any account(s) owned by you.

If we ever have to file a lawsuit to collect what you owe us, we can use a copy, microfilm or microfiche of any document to prove what you owe or that transaction has taken place. The copy, microfilm or microfiche will have the same validity as the original. In the event of a lawsuit you will pay our reasonable expenses, including attorney's fees.

4. Card And Pin Security

You are responsible for all authorized use of your Card and PIN by others. Your card cannot work in any ATM location without first entering your Personal Identification Number (PIN). By memorizing your confidential PIN and keeping it known only to yourself, you will assure the safety and security of your accounts. To reduce the chance that a lost or stolen card will be used by someone else, you agree not to write your PIN on the card, or to keep them in the same place.

5. Lost And Stolen Cards

If you believe that your Card or PIN Code has been lost or stolen tell us AT ONCE. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account. If you tell us within 2 business days after learning that our Card or PIN has been lost or stolen, the most you can lose is \$50.00 if someone used your Card or PIN without your permission.

If you DO NOT tell us within 2 business days after learning that your Card or PIN Code has been lost or stolen, and we can prove we could have stopped someone from using the Card or PIN Code without your permission if you had told us, you could lose as much as \$500.00. Also, if your statement shows transfers that you did not make, tell us at once. If you do not show us within 60 days after we mailed a statement to you, and we can prove that we could have stopped someone from taking the money if you had told us in time, you may not get back any money you lost after the 60 days.

If you subsequently find the card you reported lost or stolen, you agree not to use it and request a new one. The Credit Union reserves the right not to replace a lost or stolen card.

(Continued Over)

6. Where You Can Call Or Write

If you think that your Card or PIN Code has been lost or stolen, or that someone has transferred or may transfer money from your account without permission call the credit union immediately at 718-549-5858. The Credit Union address is 3960B Hillman Avenue, Bronx, NY 10463.

7. ATM Availability

If an ATM is unavailable at any time due to malfunction, repair, servicing or any other reason, the Credit Union will not be liable to you for failure to complete a transaction at such a machine. The Credit Union will also not be liable to you for failure to complete a transaction if you use a defective card or PIN, improperly input a card PIN or improperly use an ATM.

8. Joint Accounts

If you use the card to gain access to a joint account, each person that owns the account will be obligated for the entire transaction amount.

9. Disclosure Of Account Information To Third Parties

We will disclose information to third parties about your account or the transfers you make:

- A. Where it is necessary for completing transfers.
- B. In order to verify the existence of your account for a third party if we have your written permission to do so.
- C. In order to comply with valid government agency or court orders, directives or subpoenas.

10. Card Ownership

Your card is the property of Van Cortlandt's Cooperative Federal Credit Union. You will not transfer the card or allow another person to use it and agree to return it to us for any reason upon request, including but not limited to, VCCFCU membership termination.

11. Your Right To Receive Documentation Of Transfers

- A. Terminal transfers. You will get a receipt at the time you make any transfers to or from your account using an authorized automated teller machine.
- B. Periodic statements. You will receive a monthly statement which will list all transactions and fees.

12. In Case Of Errors Or Questions About Your Electronic Transfers

Telephone us at Van Cortlandt Cooperative F.C.U as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on this statement or receipt. We must hear from you no later than 60 days after you receive your statement or receipt on which the problem or error appeared.

A. Tell us your name and account number.

B. Describe the error on the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.

C. Tell us the dollar amount of the suspected error.

If you tell us orally, we will require that you send us your complaint or question in writing within 10 business days.

We will tell you the results of our investigation within 10 business days after we hear from you in writing and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will recredit your account within 10 business days for the amount you think is in error, so you will have the use of the money during the time it takes us to complete our investigation. If we do not receive your complaint or question in writing within 10 business days we may not recredit your account.

If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

13. Governing Law

Your use of the card shall be governed by the Electronic Fund Transfer Act, the rules, regulations and laws of the State of NY, all other applicable federal, state or local laws and regulations and the rules and regulations governing account at Van Cortlandt Cooperative Federal Credit Union, as may from time to time be in effect.

14. Notice Of Changes, Termination

Van Cortland Cooperative FCU may change the terms or conditions of this Agreement at any time and will mail a copy of the changes to you at your last known address as shown in the records of the Credit Union at least 21 days before the effective date of any change if such change would adversely affect you. Prior notice may not be given where and immediate change is needed for security reasons.

You can terminate this agreement at any time by notifying us in writing and no longer using your Card or PIN number at any Machine. We can also cancel this agreement and your right to use the Card at any time, without advanced notice to you. Whether you terminate this agreement or we do, the termination will not affect your obligation under this agreement, even if we allow any transaction to be completed with your Card and PIN number after this agreement has been terminated.

If more than one person signed your request for services, notice to or from one of the people who signed the request will be effective for everybody who signed.