



AGREEMENT FOR VISA DEBIT CARD

I/We hereby apply for and agree to the rules and conditions governing the use of a ("Credit Union") VISA Debit Card ("The Card"). This agreement and all transactions in connection with member's account shall be subject to the rules and regulations governing ATM operations, and all other bank machines, check cards, electronic funds transfer, and all other types of transactions, and as to such transaction, each shall be subject to all applicable laws, federal laws, clearing house rules, operating letters, rules and regulations now or hereafter enacted or promulgated by governing regulatory authority including, but not limited to, the Federal Reserve Board and Bank and the National Credit Union Administration. The Unlawful Internet Gambling Enforcement Act prohibits the use of debit cards for participation in a bet or wager that involves the use of the Internet.

Member agrees that their share account balance and/or share draft account balance will control all transactions made through the ATM network. All members agree to keep their \$50.00 par share value in their share savings account for at least three (3) business days after the request of an account closure that has an active debit card linked to it.

Daily withdrawal and point-of-sale limits are disclosed upon approval. These limits vary and are subject to change without prior notice.

The Credit Union reserves the right to process transactions made through the ATM network at any time of the day, even though this may affect the balances available for processing other transactions including, but not limited to, share draft clearings.

Transactions made through the Card network shall not be deemed completed for any purpose, including computation of interest earned or for determining balances in member's accounts, until verified and posted at the Credit Union, provided, however, member waives all rights to cancel any transaction once made through an ATM. Transaction on a day other than a normal business day, or on a normal business day after the close of that normal business day, may not be posted until the second normal business day thereafter, but will be held for 5 business days. Any deposit or payments made through an ATM are accepted conditionally, subject to final collection.

It is possible that the VISA Debit Card may not function properly at all times. The Credit Union makes no claims or warranties in this respect and shall not be responsible or liable for damages, including consequential damages, if an ATM at any time fails to dispense cash or the ATM or the Card otherwise fails to function properly or for any act or omission in connection with the Card or the ATM.

Any withdrawal that does exceed the available balances must be repaid immediately. In the event it is necessary to refer collection of any amount to an attorney, member will be liable for the Credit Union's reasonable attorney fees. Member shall be responsible for all costs of collections and penalty charges. The Credit Union may, without prior notice, exercise its right of offset as to any amount so owing.

The member will receive a Personal Identification Number (PIN) associated with the card. The member may activate the card by performing a transaction (ie balance inquiry or withdrawal) or by calling the Card Activation VRU (Voice Response Unit) at 800-448-8268. Member hereby agrees jointly and severally, if more than one, as follows:

1. The Card is and remains the property of the Credit Union is not transferable by member and will be returned to the Credit Union upon its request or when member closes his/her account.
2. To take all necessary precautions to minimize risk of loss, theft, or unauthorized use of the Card and to keep the Card separate from the secret (PIN) number.
3. To notify the Credit Union immediately upon any changes in address. If an account statement is returned to the Credit Union because of an incorrect address, the Credit Union may stop sending statements until notified of the correct address.
4. To notify the Credit Union immediately in the event the Card is lost, stolen, or misused by calling the Credit Union.

Munhall Office
600 East 8th Ave
Munhall, PA 15120
Phone: (412) 461-3018
Fax: (412) 461-0842

Monroeville Office
4215 William Penn Hwy
Monroeville, PA 15146
Phone: (412) 856-5353
Fax: (412) 856-5349

McMurray Office
617 East McMurray Road
McMurray, PA 15317
Phone: (724) 941-2607
Fax: (724) 941-2495



Member Liability: Tell us at once if you believe your Card or any access code has been lost or stolen. Telephoning is the best way of keeping your possible losses down. If you tell us within two (2) business days, you lose not more than \$50.00 if someone uses your Card without your permission. If you do not tell us within two (2) business days after you learn of the loss or theft of your Card, and we can prove that we could have stopped someone from using your Card without your permission if you had told us, you could lose as much as \$500.00. **Transactions not approved with a PIN (Personal Identification Number) might be processed through non-VISA Debit networks that offer the PIN-less service and may not be processed as VISA transactions (e.g. CO-OP, NYCE, Pulse, STAR, and ACCEL/Exchange). PIN-less transactions that are not processed as VISA transactions might not include consumer or business benefits provided by VISA (e.g. zero liability, \$50 consumer loss cap, provisional credit policies of VISA, and the VISA charge back and dispute resolution). Therefore for liability reasons we caution you when purchasing items or services by phone, internet or establishments where your PIN is not required to perform a VISA Debit transaction.**

5. The Credit Union may assess each account an administrative fee upon issuance and annually thereafter upon renewal. Replacement or additional cards are \$5.00. PIN re-issues will be subject to a \$2.00 fee per occurrence. Balance inquiries are free. The Credit Union reserves the right, from time to time, to establish other and different terms and conditions pertaining to the use of the Card and the ATM network. All such terms and conditions shall be binding and enforceable upon the member effective twenty-one days from the date of mailing a notice of such change to member's last address registered with the Credit Union. Use of the Card after notification of change has been delivered shall constitute acceptance of such change by the cardholder. In the case of joint accounts or joint cardholders, notice to one account holder or cardholder will be effective for all account holders or cardholders.

Foreign Transactions: (Visa) Purchases and cash withdrawals made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from a range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives or the government-mandated rate in effect for the applicable central processing date. The exchange rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

A fee of 1% of the amount of the transaction, calculated in U.S. dollars, will be imposed on all foreign transactions, including purchases, cash withdrawals and credits to your account. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the U.S., Puerto Rico, or the U.S. Virgin Islands. Visa will also impose a 0.8% fee on foreign transactions where a currency conversion is not performed.

This agreement can be terminated by the Credit Union without prior notice to the member. In such case, the Credit Union shall not be liable for such termination, nor shall such termination affect any obligation the member has with respect to this agreement.

Inquiries regarding member's account can be directed to:

Tri Boro Federal Credit Union
Member Services
600 East 8th Avenue
Munhall PA 15120
Phone 412-461-3018 (ext. 281)
Our business days are Monday – Friday

Munhall Office
600 East 8th Ave
Munhall, PA 15120
Phone: (412) 461-3018
Fax: (412) 461-0842

Monroeville Office
4215 William Penn Hwy
Monroeville, PA 15146
Phone: (412) 856-5353
Fax: (412) 856-5349

McMurray Office
617 East McMurray Road
McMurray, PA 15317
Phone: (724) 941-2607
Fax: (724) 941-2495



VISA DEBIT CARD APPLICATION

Applicant Information:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: (____) _____ Cell Phone: (____) _____

Social Security #: _____ Date of Birth: _____

Account #: _____

Co-Applicant Information:

Name: _____

Social Security #: _____ Date of Birth: _____

This application is submitted to obtain credit and to the best of my (our) knowledge everything stated in this application is true and complete. I (we) understand that the credit union will retain this application whether or not it is approved. I (we) authorize the credit union to verify and/or obtain further credit history information as deemed necessary by the credit union to process my (our) request for a VISA Debit Card.

Applicant Signature **Date**

Co-Applicant Signature **Date**

Office Use Only:

____ Approved ____ Denied Limit Amount Granted \$ _____

Authorized Signature **Date** **Teller Initials:** _____

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