



1152 Franklin St. Johnstown Pa 15905
Phone: 888-296-8728 Fax: 814-535-5146

ATM / DEBIT APPLICATION

MEMBER NUMBER: _____

APPLICANT

LAST NAME: _____ FIRST: _____ MI: _____

ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

SS#: _____ DATE OF BIRTH: _____ EMAIL: _____

PRIMARY PHONE: () LANDLINE MOBILE SECONDARY PHONE: () LANDLINE MOBILE

CO-APPLICANT

LAST NAME: _____ FIRST: _____ MI: _____

ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

SS#: _____ DATE OF BIRTH: _____ EMAIL: _____

PRIMARY PHONE: () LANDLINE MOBILE SECONDARY PHONE: () LANDLINE MOBILE

I give permission to the Credit Union to contact me at the phone numbers listed above in regards to **fraud** against my ATM / Debit card.

I DO NOT give permission to the Credit Union to contact me at the phone numbers listed above in regards to **fraud** against my ATM / Debit card.

The small print:

- The Credit Union may pull a Credit Bureau report on a member applying for an ATM/Debit card. This will be used to determine if a card will be ordered, and if a limit will be placed on the card.
 - The Credit Union will order an ATM/Debit card if a member is signed up for Direct deposit or has a balance of \$100. The Credit Union reserves the right to delay ordering a card.
 - If, for any reason, a member does not qualify for a card, an adverse action notice will be sent by U.S. mail to the member.
 - Any abuse of the account will cause the Credit Union to revoke the card immediately. Notification of this action will be sent to the member via U.S. mail.
 - Debit cards can only be issued if member has a CHECKING ACCOUNT.
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- If you have a negative balance in your account, you will have 48 hours from the time the negative balance occurred to bring your account back to a positive balance. It will be the members' responsibility to monitor their own account to make sure overdrafts do not occur.
 - Should the account not be brought back to positive within the 48 hours, all plastic card access to your account will be revoked.
 - Should you desire to have the plastic access back, you must bring the account back to a positive balance, set up an overdraft protection loan and/or make a deposit of at least \$250 to your share account that will be available for transfer in the event of subsequent over draft.
 - Should the account not be brought back to a positive balance in one week, your account will be included in the next Board of Directors meeting and approved for charge off. The negative balance will then be covered with a loan to you and the loan will be charged off and reported to the Credit Bureau as such.

Applicant Signature

Date

Co-Applicant Signature

Date

I (We) agree to the above terms and conditions.

FOR OFFICE USE ONLY

CHECKING ACCOUNT

SAVING ACCOUNT

OPT IN

CARD NUMBER

CARD NUMBER

OPT OUT

DIRECT DEPOSIT

\$100 MIN. & SOFT PULL (MUST BE ATTACHED)



Debit Card Overdraft

You have an option concerning whether you want to have the Credit Union cover your **ATM and everyday debit card transactions**. Please take note that this opt-in rule applies only to ATM and debit card transactions and does not pertain to overdraft services associated with written checks, and electronic debit transactions.

Why opt in?

HealthCare First Credit Union’s Debit Card Overdraft program is designed with your protection and convenience in mind. Most members do not overdraw their accounts and incur fees; however, life doesn’t always go according to plan, and overdrafts do occur. Without opting in, your ATM and everyday debit card transactions may be declined if you attempt to make a transaction without sufficient funds.

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover the transaction, but we pay it anyway. It includes when you make a debit card purchase or ATM transaction but don’t have enough money in your account to pay for it. For a fee, the Credit Union will cover you when you become overdrawn. This fee can apply to each time you overdraw your account.

We will NOT authorize and pay overdrafts for the following types of transactions unless you ask us to:

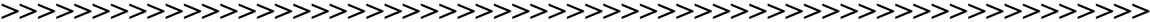
- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we DO NOT GUARANTEE that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will be charged if HealthCare First Credit Union pays my overdraft?

- We will charge you a fee of currently \$30 each time we pay a debit card overdraft.



I WANT HealthCare First Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I DO NOT WANT HealthCare First Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature

Date