

VISA DEBIT CARD APPLICATION - CITY CREDIT UNION

Member Name _____ Account # _____

Last four digits of Primary Member's Social Sec. # _____ Date of Birth _____

Address _____

City _____ State _____ Zip _____

Home Phone _____ Work Phone _____

I understand that the use of my Debit card is subject to City Credit Union's rules and regulations governing my account(s). Such rules and regulations are found in City Credit Union's Electronic Funds Transfer Agreement and Disclosure.

Per Regulation E the member is responsible for the first \$50.00 on any debit card dispute, if the member fails to notify us within 2 days of the posted transaction. The liable amount can go up to \$500.00 if the member exceeds 60 days from the posted transaction date. This does include lost/stolen or fraudulent activity.

Requesting: First Card _____ Signature mandatory. Joint members need their own application.
Replacement _____ \$5 replacement fee applies on all replacement cards including if lost or stolen.
Take fee from: Checking/Trans only ____ or Savings ____

Member's Signature _____ Date _____

If you do not hold a checking account with City Credit Union; in signing this application you are agreeing to the opening and responsibility of a Transactional Only account. This account is similar to a checking account without the check writing privilege. Transactional Only accounts offer a debit card; accept direct deposits and ACH electronic debits only.

There is no charge to get your initial debit card. Normal deliver is 7 to 10 days after the order has been placed. Your card and PIN will be mailed separately, normally within 1 to 3 days of one another. Once you have received your new debit card please endorse the back before initial use.

There is a transaction fee of \$1.00 for ATM withdrawals and for any balance inquires. You can make FREE withdrawals at the City Credit Union ATM and any United Consumer's Credit Union ATMs. Please visit the website: www.allianceone.coop; which lists surcharge free ATMs located nationwide. This card may be used at any locations supporting CIRRUS, STAR, SHAZAM and ACCEL EXCHANGE.

OFFICE USE ONLY

Accepted by _____

Approved by _____

Date Ordered _____

VISA ISSUERS

DISCLOSURE LANGUAGE ATTACHMENT

Change to Foreign Transaction Currency Exchange Rate: Effective April 1st 2005

The exchange rate for transactions in a foreign currency will be a rate selected by Visa from the 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 plus the 1% Internal Service Assessment transaction fee (ISA).