



■ FEDERAL CREDIT UNION ■

DEBIT CARD INFORMATION AND AGREEMENT

AGREEMENT

This agreement sets forth the rights and responsibilities which you, the member, and we, the credit union, have regarding GHS Federal Credit Union debit card. This agreement is a contract between you and the credit union.

The GHS Federal Credit Union debit card may also be referred to as the "Debit Card," the "card," or the "Visa® Check Card." In this agreement, "we," "our," and "us" refer to the credit union and its representatives. "You," "your," and "yours" refer to anyone signing an application for debit card services, or any joint owner or individual authorized to use the debit card. The credit union may issue a debit card only in response to a written request that is signed by the account holder or at an expiration date reissue or a replacement of a previously issued debit card.

DEBIT CARD PROGRAM

Debit card transactions are initiated by the member by using the debit card at participating merchant point of sale locations or ATMs. Use your debit card everywhere that Visa cards are accepted or at national networks such as NYCE®, CIRRUS®, CO-OPSM, and ALLPOINT®.

At merchants where you swipe the card there may be a choice of debit or credit transactions. If you select debit, you will need to enter your Personal Identification Number (PIN). If you select credit, your PIN is not required. In either case, the funds for the transactions, plus any cash back, will be deducted from your share draft account. If these funds are not available in your share draft account at the time of the purchase, the transaction may not be approved.

The credit union, upon application and acceptance, will issue you a card and a PIN. If after receiving the card and PIN you choose not to use them, destroy the card by cutting or shredding.

OVERDRAFTS

If you have an overdraft agreement on file with us and if there is not sufficient funds in your share draft account when the actual transaction is presented for payment, we will transfer funds from overdraft accounts, including Overdraft Protection Line of Credit and Overdraft Privilege, to cover the transaction.

TERMS AND CONDITIONS

If the balance in your share draft account is not enough to cover debit card transactions, and there are no funds available via your Overdraft Protection Line of Credit and you have not consented to Extended Overdraft Privilege, we may terminate your debit card privileges. Other abuses of the share draft account such as, but not limited to: check kiting, non-sufficient funds, and excessive returned items, and past due GHS Federal Credit Union loans including GHS FCU Visa, may result in the termination of your debit card privileges.

The credit union cannot honor stop payments requests on debit card withdrawals or purchases.

If an amount is withdrawn in excess of funds available from your share draft or any overdraft accounts, you promise to reimburse the credit union for the amount overdrawn plus any fees or collections costs (including reasonable attorney fees, if applicable).

USING THE DEBIT CARD

We are not responsible for merchant or ATM failure or refusal to honor your debit card.

JOINT ACCOUNTS

Any and all joint owners on your account have the right to authorize the credit union to provide a joint owner a debit card on your account.



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LIMITATIONS

All account limitations, such as Regulation D, apply with respect to debit card transactions and any overdrafts that may result.

FOREIGN TRANSACTIONS

Foreign currency transactions will be converted to US Dollars under the application rules and regulations applicable at the time of the transaction as set forth by the credit card associations and U.S. government regulations governing credit cards and related transactions, including debit cards. An International Service Assessment (ISA) fee will be assessed at the rate of 1% of the US Dollar amount on all foreign transactions.

All transactions processed outside the United States (which may include internet transactions) will be charged the foreign transaction fee even if the customer is located within the United States.

OWNERSHIP OF THE DEBIT CARD

The debit card is the property of GHS Federal Credit Union and we have the right to repossess the debit card at any time without notice to you. We can also authorize merchants to retain your card on our behalf. You may not transfer the card or account to anyone else.

SECURITY OF YOUR CARD

You will be provided with a PIN that is required to perform ATM transactions with and to make purchases at some merchant locations with your debit card. You agree to safeguard this PIN and not disclose it to any other person and not record the PIN on the card itself.

LOST OR STOLEN DEBIT CARDS

If your debit card is lost or stolen, call Lost and Stolen Support 24/7 immediately at 800-528-2273.

SECURITY AGREEMENT

By signing the application you grant us a consensual security interest in all individual and joint accounts you have with the credit union now and in the future to secure all advances. Shares and deposits in an Individual Retirement Account and any other account that would lose special tax treatment under state or federal law if given as security are not subject to the security interest you have given in your shares and deposits.

Service fees may apply, refer to *Schedule of Fees*.

NON-VISA PIN-LESS DEBIT TRANSACTIONS

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and may be offered the choice by a merchant to choose to route the transaction over a Visa network.

If a merchant offers the opportunity to indicate your preference when completing the transaction, you may initiate a non-Visa debit transaction, by entering a PIN at a point-of-sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after indicating a preference to route it as a non-Visa transaction.

We have enabled non-Visa debit transaction processing on the NYCE, CIRRUS, CO-OP, and ALLPOINT networks. The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks. Please contact the credit union with any questions you may have regarding this notice.



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QUICK REFERENCE

- Your debit card should arrive within 7-10 days of the order
- You will need to activate the debit card prior to use
- Follow the directions found with the card
- Your debit card will act as your ATM card
- Call us if you have any questions regarding the debit card program: 607-723-7962 or 1-800-732-4447

