

VISA DEBIT CARD Application & Disclosure



The Brokaw Credit Union Debit Card will help you make the most of your checking account it allows you to:

- Make purchases at merchants worldwide, wherever Visa is accepted;
- Get cash withdrawals from your checking account at any financial institution that honors Visa.
- Access your checking and savings accounts through an ATM.
- Utilize over 800 service-charge free ATMs in Wisconsin, and hundreds regionally. Locate an ATM at www.allianceone.coop.



Easy and quick.
Today's way to pay!



VISA DEBIT CARD AUTHORIZATION

I understand that if I or another account owner give a card and/or the confidential PIN to another person, he or she will be able to make withdrawals from the account or withdrawals for purchases from the account (and if overdrafts should occur, resulting fees will be my responsibility.)

I agree that retention or use of the card will constitute acceptance of the card rules which have been issued to me with this application.

Notice: If you are a party to a joint account, you appoint each other as your attorney with power to appoint one or more agents with power to use the Card to make withdrawals from such account, and each is individually and jointly responsible for any obligations incurred from use of the Card, including use by any other person authorized by any of you.

Signature

Date

Signature

Date

VISA DEBIT CARD POLICIES AND PROCEDURES

Summary from our Brochure:
"IMPORTANT ACCOUNT INFORMATION FOR OUR MEMBERS"

See Brochure for Detailed Information

ELIGIBILITY & APPLICATION REQUIREMENTS

1. You, an individual, must be at least age 18, and a member of the Brokaw Credit Union with an open primary share account and checking account to be eligible to obtain a Visa Debit card.
2. An application must be completed and approved.
3. No Visa Debit card will be issued in the name of an applicant whose signature does not appear on the application.
4. By signing the application you understand and agree that any person to whom you give the card may access each of your accounts identified on your Visa Debit card application.
5. By signing the application you understand and agree to comply with all Brokaw Credit Union rules and Visa Debit card rules.
6. Brokaw CU has the right to pull your Visa Debit Card because it has been lost, stolen or because of excessive overdrafts.
7. No stop payments are allowed on Visa Debit card transactions.

ACCOUNTS YOU MAY ACCESS

1. Your checking account under your member number or,
2. Your primary savings account and one checking account under your member number.

CARD ISSUANCE

1. We will mail your Visa Debit card(s) to your residence usually within 10 days after your application has been approved.
2. You will select your Personal Identification Number (PIN) at the time you activate your card.
3. Visa Debit cards may be issued as single or joint according to the signatures on your signature cards.

TRANSACTIONS YOU MAY PERFORM

1. You may receive cash withdrawals from your account(s).
2. You may make transfers between your accounts.
3. You may receive information about your account balance(s).
4. You may make purchases and take cash advances anywhere Visa is accepted.
5. See applicable "Fees".

RESTRICTIONS AND LIMITATIONS

1. Daily limit of 6 PIN based withdrawals, including ATMs, not to exceed \$500.00 for the day.
2. Daily limit of 20 Visa transactions, not to exceed \$2,000.00 for the day.
3. If you enter 3 wrong PINs, your Visa Debit card will be taken by the ATM or merchant.
4. If you have 5 rejected transactions, your card will be taken by the ATM or merchant.
5. If you inform us of a lost or stolen card, the ATM or merchant will take your card.
6. Your card will be taken, as determined by us, if you misuse or abuse your Visa Debit card.
7. For security reasons, there are limits on the number of transfers you can make by ATM and check card.

Fees

1. \$10.00 replacement card fee.
2. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used.

LOST OR STOLEN CARD
To report a lost or stolen check card
after normal business hours, call
1-800-472-3272

Policy is subject to change. Please refer to the brochure "IMPORTANT ACCOUNT INFORMATION FOR OUR MEMBERS" for further detailed information and an explanation about your VISA DEBIT card.

CardValet

Choose CardValet® to safeguard your cards from fraud with customized alerts and the ability to set limits on cards. Download CardValet® from GooglePlay™ or the App StoreSM to:

- Turn your debit card on or off from your smartphone.
- Sign up for alerts based on transactions amount, location, merchant type, etc.
- Set limits for spending. (Great for parents!)
- And set other features

Your balance is available too!

Questions? Call us at 715.359.7012

cut here and return to BCU

VISA DEBIT CARD APPLICATION

Owner Name _____

Joint Owner Name _____

Phone# _____

Phone# _____

Address _____

Savings Account # _____

City/State/Zip _____

Checking Account # _____

RETURN TO:

Debit Card Department
Brokaw CU
PO Box 199
Weston, WI
54476

PLEASE READ AND SIGN BACK

Officer's Approval _____

Date _____

brokaw
CREDIT UNION