Visa Debit Card Agreement

Acceptance, retention, or use of the VISA Debit card by you constitutes an agreement between Transportation FCU and you as follows:

You may use your card to purchase goods and services from participating merchants. If you wish to pay for goods or services over the Internet, you may be required to provide card number security information before you will be permitted to complete the transaction. You agree that you will not use your card for any transaction that is illegal under applicable federal, state, or local law. Funds to cover your card purchases will be deducted from your share draft account. If the balance in your account is not sufficient to pay the transaction amount, the credit union will pay the amount and treat the transaction as a request to transfer funds from other deposit accounts, approved overdraft protection accounts or loan accounts that you have established with the Credit Union. If you initiate a transaction that overdraws your Account, you agree to make immediate payment of any overdrafts together with any service charges to the Credit Union. In the event of repeated overdrafts, the Credit Union may terminate all services under this Agreement. You may use your card and PIN (Personal Identification Number) in automated teller machines of the Credit Union, STAR, Cirrus, NYCE, CO-OP networks, and such other machines or facilities as the Credit Union may designate. At the present time, you may also use your card to:

- Withdraw funds from your share and share draft accounts.
- Transfer funds from your share and share draft accounts.
- Obtain balance information for your share and share draft accounts.
- Make POS (Point-of-Sale) transactions with your card and PIN (Personal Identification Number) to purchase goods or services at merchants that accept VISA.
- Order goods or services by mail, telephone, or online from places that accept VISA.

The following limitations on the frequency and amount of VISA Debit Card transactions may apply:

- You may make up to ten (10) VISA Debit Card purchases per day.
- Purchase amounts are limited to the amount in your account.
- You may purchase up to a maximum of $3000.00 per day.
- You may make up to ten (10) cash withdrawals in any one day from an ATM machine.
- You may withdraw up to a maximum of $550.00 in any one day from an ATM machine, if there are sufficient funds in your account.
- You may make up to ten (10) POS transactions in any one day.
- You may purchase up to a maximum of $2000.00 from POS terminals per day, if there are sufficient funds in your account
- For security purposes, there may be other limits on the frequency and amount of transfers available at ATMs.
- You may transfer up to the available balance in your accounts at the time of the transfer.

You must have a checking account to be eligible for the Visa Debit card. If your checking account is closed, the debit card will automatically be canceled.

VISA Debit Cards are property of Transportation Federal Credit Union. The use of the card may be terminated or restricted by Transportation Federal Credit Union at any time without notice.

You agree to return the card to the Credit Union upon its request or upon the request of anyone (including any merchants) authorized by the Credit Union to request return of the card.

Revised 2/2012

TFCU Visa Debit Card Enrollment Form

Please enroll me in the Transportation Federal Credit Union VISA Debit Card program and send me my card.

I/We have received Transportation Federal Credit Union's VISA Debit Card Agreement and will abide by the conditions here in.

Account #_____

Primary Cardholder (print name) _____

Work Phone _____ Home Phone _____

Email Address_____

Street Address _____

City, State, Zip _____

Primary Signature _____

Joint Cardholder (print name) _____

Work Phone _____ Home Phone _____

Email Address_____

Street Address _____

City, State, Zip _____

Joint Signature _____

I understand that TFCU reserves the right to set qualification criteria for enrollment in this service and I will be notified if I am not qualified.

For Credit Union Use Only

Approved by: _____

Not Approved by & Reason: _____

Date: _____