



PO Box 20147, Lehigh Valley, PA 18002-0147  
Phone: (800) 821-5104 Fax: (610) 706-7100

### Application for ATM/Visa® Debit Card

Please select the product you would like to apply for:

- ATM Card
- Visa® Debit Card (Must have APCI FCU Share Draft Checking Account)

**Applicant information:**

Member Number: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Primary Phone Number: \_\_\_\_\_

Email Address: \_\_\_\_\_

***By signing below, the undersigned requests the described services and agrees to the terms and conditions governing the services, including any fees and charges. You also agree that all information provided is accurate and authorize the Credit Union to verify credit, debit and employment history by any means necessary, including preparation of a credit or debit report by a consumer reporting agency, public database, or other source.***

Applicant Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Please mail or fax your completed application to the address or number above. Once your application is received, it will be processed within 24 hours (or next business day). If approved, you will receive your card within 7-10 business days along with instructions to activate your card and select a PIN number. If you are not approved, we will notify you via US Mail.

<b>APCI FEDERAL CREDIT UNION – Official Use Only</b>
Date Received: _____
Approved (Y / N): _____
Processed By: _____
FIS: _____



## Important Information Regarding your ATM or Visa® Debit Card

For important information regarding the use of your ATM or Visa® Debit card, including your rights and responsibilities, please see the reverse side or review the **Electronic Fund Transfers: Your Rights and Responsibilities** in our Important Account Information for Our Members Brochure at [apcifcu.com/AccountInformation](http://apcifcu.com/AccountInformation).

### Termination:

All ATM and Visa® Debit Cards are the property of the APCI Federal Credit Union. We reserve the right to terminate your use of the card or PIN, or to cancel this agreement at any time.

### Report lost or stolen cards immediately through any of these 24/7 service options:

- Cardholder services phone access: (888) 918-7782
- APCIRCUIT® PC Home Banking Service: visit [apcifcu.com](http://apcifcu.com) to log in
- APCI eTalk telephone banking service: (800) 707-2725

### For your protection:

- Prepare your deposit before you reach the ATM (i.e., preparing a deposit slip and ensuring all checks are endorsed).
- Keep careful records of your account activity, specifically deposits. Use these records to balance your checkbook at the end of the month.
- Save your ATM receipts and do not leave them at the ATM as they may contain important personal information.
- Do not give or lend your ATM or Visa® Debit Card to anyone.
- Do not give your PIN or Card Number to anyone.
- Update your PIN Number at any time by calling (866) 985-2273.
- Do not allow another person to complete a transaction for you, especially if you do not know the person.
- Use your body or other object to block others' view of your personal information while at an ATM or POS unit.
- If your ATM or Visa® Debit Card is lost or stolen, contact the Credit Union immediately. You may also reference our website at [apcifcu.com](http://apcifcu.com) for additional disclosures and information on what to do in this scenario.
- Keep any cash dispersed from an ATM concealed at all times. When using a drive-up ATM ensure that your vehicle is locked and windows are rolled up, except for the driver's window. Maintain awareness of your surroundings.

Scan here to access  
our ATM Locator.  
Use it to locate a  
surcharge-free  
ATM near you!\*



\* Visit our ATM Locator page at [apcifcu.com](http://apcifcu.com) to find ATMs in your area. These ATM locators may include ATM machines that are not surcharge-free. Charges may still apply on some machines.

## ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

**ATM Transfers - types of transfers, frequency and dollar limitations** - You may access your account(s) by ATM using your ATM card and personal identification number (PIN) or your VISA Debit Card and personal identification number (PIN), to:

- make deposits to share draft account(s)
- make deposits to share savings account(s)
- get cash withdrawals from share draft or share savings account(s)
  - you may make no more than 18 withdrawals per day in combination with point-of-sale transactions
  - you may withdraw no more than \$600.00 per day
- transfer funds from share savings to share draft account(s)
- transfer funds from share draft to share savings account(s)
- transfer funds from Overdraft Protection line of credit to share draft account(s)
- get information about:
  - the account balance of your share draft accounts
  - the account balance of your share savings accounts
- some of these services may not be available at all terminals

**Types of ATM Card Point-of-Sale Transactions** - You may access your share draft account(s) to purchase goods (in person), pay for services (in person), and get cash from a merchant, if the merchant permits, or from a participating financial institution.

**Point-of-Sale Transactions - frequency and dollar limitations** - Using your ATM card:

- you may make no more than 18 transactions per day in combination with ATM withdrawals
- you may not exceed \$300.00 in transactions per day

**Types of VISA Debit Card Point-of-Sale Transactions** - You may access your share draft account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

**Point-of-Sale Transactions - frequency and dollar limitations** - Using your Debit Card:

- you may make no more than 18 transactions per day in combination with ATM withdrawals
- you may not exceed \$1,200.00 in transactions per day

**Currency Conversion and International Transactions.** When you use your VISA Debit Card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either 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. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Visa USA charges us a .8% International Service Assessment on all international transactions, regardless of whether there is a currency conversion. If there is a currency conversion, the International Service Assessment is 1% of the transaction. In either case, we pass this international transaction fee on to you. An international transaction is a transaction where the country of the merchant is outside the USA.

**Advisory Against Illegal Use.** You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

**Non-Visa Debit Transaction Processing.** We have enabled non-Visa debit transaction processing. This means you may use your Visa-branded debit card on a PIN-Debit Network\* (a non-Visa network) without using a PIN.

The non-Visa debit network(s) for which such transactions are enabled are: STAR and CO-OP Networks.

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa-branded debit card include signing a receipt, providing a card number over the phone or via the Internet, or swiping the card through a point-of-sale terminal or inserting into a chip-enabled terminal.

Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through use of a PIN. Examples of the types of actions you may be required to make to initiate a transaction on the STAR Network include initiating a payment directly with the biller, possibly via telephone, Internet, or kiosk locations. STAR Network billers are required to display the STAR logo. STAR Network billers must also allow you to choose how your payment is directed. Thus, you could see the STAR logo and choose to direct your payment through the STAR Network. In addition, STAR Bill Payments are not authenticated with a PIN; instead the biller authenticates your identity using known information derived from an existing relationship with you.

The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

\*Visa Rules generally define **PIN-Debit Network** as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

**Deposits at Automated Teller Machines.** Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate may not be available until the second business day after the day of your deposit.

**FEES.** Please refer to a separate fee schedule for additional information about fees. Except as indicated elsewhere, we do not charge for these electronic fund transfers.

**ATM Operator/Network Fees.** When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

### DOCUMENTATION

**Terminal Transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.

You will receive a monthly account statement from us for your share draft accounts. You will get a monthly account statement from us for your share savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

### FINANCIAL INSTITUTION'S LIABILITY

**Liability for failure to make transfers.** If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

### CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) if you give us written permission.

### UNAUTHORIZED TRANSFERS

#### (a) Consumer liability.

• **Generally.** Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check or draft. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was made available to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

• **Additional Limit on Liability for Visa, Debit Card.** Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa, Debit Card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by VISA. Visa is a registered trademark of Visa International Service Association.

(b) **Contact in event of unauthorized transfer.** If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this brochure. You should also call the number or write to the address listed in this brochure if you believe a transfer has been made using the information from your check or draft without your permission.

### ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine if an error occurred within 10 business days (5 business days for VISA, Debit card point of sale transactions processed by Visa and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for VISA, Debit Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

APCI FEDERAL CREDIT UNION: PO BOX 20147 LEHIGH VALLEY, PENNSYLVANIA 18002-0147

Business Days: Monday through Friday Excluding Federal Holidays

Air Products and Chemicals Inc. Holiday Schedule Phone: (800) 821-5104

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST