

MASTERMONEY™ DEBIT CARD Application and Agreement

*indicates a required field

New Card Request

Replacement Card Request

*Full Name _____

(First Name, Middle Initial, and Last Name) Full name cannot exceed 26 characters

Social Security# _____

*Date of Birth (MM/DD/YYYY) _____

*Account# _____

*E-Mail _____

*Home Address _____

*City _____
21 character limit

*State/Province _____

*Zip Code _____

*Country _____ *Home Telephone _____

Office Telephone _____

I (hereinafter "I", "my" or "me" refers to all joint owners of this Account) request a MasterMoney™ debit card to access my account(s) at IDB-IIC Federal Credit Union ("Credit Union") to pay for purchases at participating merchants or service establishments and to use Automated Teller Machines ("ATMs") affiliated with the ACCEL, STAR, CIRRUS, CO-OP™ and MasterCard networks. I further understand that use of this MasterMoney™ debit card by any joint owner of this account acknowledges receipt and acceptance of all the terms and conditions contained in this Agreement, my Credit Union Account Agreement, and the related disclosure statements.

NOTE: I, by confirming the statements below, agree to the following terms and conditions:

1. The Credit Union issues the MasterMoney™ debit card for my use only. I assume responsibility for all transactions made through the MasterMoney™ debit card by me or anyone else I have allowed to use the card.
2. Upon approval of this application and card receipt, I will select a personal identification number ("PIN") which must be used along with the MasterMoney™ debit card. I acknowledge that the PIN is to be kept personal and confidential. I agree not to keep my PIN any place where it may be found along with my account number and to take all reasonable precautions to ensure that no one else learns my PIN. At no time will I reveal or make available, directly or indirectly, the PIN to any other person. Failure to observe this requirement may result in the immediate cancellation of my IDB-IIC Federal Credit Union MasterMoney™ debit card.
3. The MasterMoney™ debit card and the PIN remain the property of the Credit Union and are subject to cancellation at any time without notice. I may cancel MasterMoney™ debit card privileges for me and any joint owner or user by notifying the Credit Union in writing. In any event, I shall remain responsible for payment of any outstanding balances.
4. We apply two limits to the amount you may withdraw from your accounts each day - a cash limit of \$500 and a purchase limit of \$2,000. The total amount (the cash limit plus the purchase limit) you may withdraw with your Card from your checking account is \$2,500 in any one day. The cash limit is the total amount you may withdraw at ATMs owned by the Credit Union and Network ATMs, and financial institutions that accept cards with the MasterCard logo. You may use your Card at an ATM to withdraw cash from your checking account up to a maximum of \$500 in any one day. Individual ATM owners and/or ATM Networks may limit the amount of cash you may withdraw from an ATM.
5. Your MasterCard Debit Card does not provide credit or overdraft protection. If you overdraw your account in connection with an ATM or POS transaction, you must promptly repay us. However, we may offer overdraft protection for your checking account. If on any day, the available funds in your checking account are not sufficient to cover transactions initiated with your Card including pre-authorization requests or posting transactions, these requests and transactions will be handled in accordance with our overdraft procedures or an overdraft protection plan you have with us.
6. Use of the Card in Foreign Countries - Purchases, withdrawals and cash advances made in foreign countries and foreign currencies will be billed to you in U.S. dollars. The conversion rate will be made in accordance with the operating regulations for international transactions established by MasterCard. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by MasterCard. A range of rates from MasterCard are available in wholesale currency markets for the applicable central processing date which may vary from the rate MasterCard itself receives, or the government-mandated rate in effect for the applicable central

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processing date. The currency conversion rate on the processing date may differ from the rate that would have been used on the date of the transaction or the date the transaction is posted to your account. Please refer to the debit card contract agreement available at <https://www.idbcreditunion.org>;

7. I will report immediately a lost or stolen MasterMoney™ debit card by calling 1(855)735-0580 or (202) 623.3363 (Extension 0). Upon discovery of fraudulent activity in my MasterMoney™ debit card, I will report immediately by calling the Card Services Dispute Team at 1(855)735-0581 or in writing by emailing card.services@FISERV.com, mailing to Card Services Dispute Team at PO Box 182477, Columbus, OH 43272-4935 or faxing at 1 (614) 564-4588. I will confirm any telephone notification of a loss or theft in writing, to the address or fax listed above within ten (10) business days of making the notification.
8. My use of the MasterMoney™ debit card is subject to the Credit Union's regulations on all accessible accounts, including monthly charges as disclosed to me. I authorize the Credit Union to deduct these monthly charges from my share draft account on the last business day of each month.
9. I agree to adhere to any limitations on dollar amounts or number of cash withdrawals as disclosed to me.
10. The Credit Union may change or rescind these rules and regulations at any time after giving required notice.
11. If a MasterMoney™ debit card is issued for a joint account, we agree to be jointly and severally liable under the terms of this Agreement.
12. If I am a joint owner I agree that if a transaction(s) by any of my joint owner(s) is made and results in access to the other's asset accounts and/or advances from the other's Instant Credit, each joint owner authorizes the Credit Union to honor such request and agrees to abide by the terms and conditions of the account(s), whether the accounts are in their joint names or in the individual name of any of the joint owners of this account. The terms and conditions of the asset accounts and/or Instant Credit accounts are incorporated herein by reference.
13. The Credit Union is not responsible for errors or delays resulting from malfunction of any ATMs at which the MasterMoney™ debit card is used.
14. You agree that you will not use the Card for any illegal or unlawful transactions, and we may decline to authorize any transaction that we believe poses an undue risk of illegality or unlawfulness. You agree that IDB-IIC FCU will not have any liability, responsibility, or culpability whatsoever for any such use by you or any persons you authorize to use your Card. You further agree to indemnify and hold IDB-IIC FCU harmless from any suits, liability, damages, or adverse action of any kind that results directly or indirectly from such illegal use.
15. You are responsible for all transactions you authorize using your MasterCard Debit Card under this Agreement. If you permit other persons to use your Card or PIN, you are responsible for any transactions they authorize or conduct on any of your accounts.

CREDIT LINE DISCLOSURES

I understand that the Credit Union offers overdraft protection for MasterMoney™ debit card transactions only when an Instant Credit loan has been established for me. I hereby request that the Credit Union advance funds from my Instant Credit Loan and transfer those funds to my share draft account to cover withdrawals I make using the MasterMoney™ debit card which exceed the available balance in the share draft account. I understand that the Instant Credit Loan agreement includes a security interest in my share holdings in the Credit Union as follows:

"I/We pledge my/our shareholdings in the Credit Union, except for shares in IRA or similar tax-deferred accounts, to secure repayment of all advances under this Agreement. The Credit Union may offset any such shareholding to amounts owed under this Line of Credit in the event of default."

Applicant SIGNATURE _____ DATE _____ (MM/DD/YYYY)
 (Enter Your Full Name)

Full Name _____ DATE _____ (MM/DD/YYYY)
 (Please Print)

FOR INTERNAL USE ONLY

DEBIT CARD APPLICATION VERIFICATION _____

DEBIT CARD APPLICATION ACCEPTED BY _____

APPROVED BY _____