



# JUDD S FEDERAL CREDIT UNION

## ATM Card Application

Account # \_\_\_\_\_ SS# \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Member name \_\_\_\_\_

Street \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_

### Joint Owner Information (If Applicable)

Member name \_\_\_\_\_ SS# \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Street \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_

**By signing below you certify that the information on this application is complete, true, and submitted for the purpose of obtaining the electronic services. If approved for the requested electronic services, you acknowledge receipt of and agree to the terms of the Electronic Funds Transfer Agreement (on page 2.)**

---

Member's Signature \_\_\_\_\_ Date \_\_\_\_\_

---

Joint Owner \_\_\_\_\_ Date \_\_\_\_\_

### Credit Union Use Only:

Approved by \_\_\_\_\_ Member Verification \_\_\_\_\_

Access Card \_\_\_\_\_ PIN \_\_\_\_\_



# JUDD'S FEDERAL CREDIT UNION

## ELECTRONIC FUNDS TRANSFER AGREEMENT AND DISCLOSURE

This Electronic Funds Transfer Agreement is the contract which covers your and our rights and responsibilities concerning the electronic funds transfer ("EFT") services offered by Judd's FCU. In this agreement, the words "you" and "yours" mean those who sign the application or account card as applicants, joint owners, or any authorized users. The words "we", "us", and "our" mean the Credit Union. Electronic funds transfers are electronically initiated transfers of money from your account through the electronic funds transfer services described below. By signing an application or account card for EFT services, signing your Card, or using any service, each of you, jointly and severally, agree to the terms and conditions in this Agreement and any amendments for the EFT services offered.

### 1. EFT Services.

ATM Card. If approved, you may use your Card and PIN (Personal Identification Number) in automated teller machines of the Credit Union, Accel/Exchange networks, and such other machines or facilities as the Credit Union may designate. At the present time you may use your card to:

- Withdraw funds from your share account. **NO OVERDRAFT PROTECTION IS CURRENTLY OFFERED.**
- Make POS (Point-of-Sale) transactions with your Card and PIN (Personal Identification Number) to purchase goods or services at POS terminals that carry Accel/Exchange network logos.
- You may withdraw up to a maximum of \$500.00 in any one day, if there are sufficient funds in your account.

Because of the servicing schedule and processing time required in ATM operations, there may be a delay between the time a deposit (either cash or check) is made available for withdrawal.

### 2. Conditions of EFT Services.

- a. Ownership of Cards. Any Card or other device which we supply to you is our property and must be returned to us, or to any person whom we authorize to act as our agent, or to any person who is authorized to honor the card, immediately according to instructions. The Card may be repossessed at any time at our sole discretion without demand or notice. You cannot transfer your Card or account to another person.
- b. Honoring the Card. Neither we nor merchants authorized to honor the Card will be responsible for the failure or refusal to honor the Card or any other device we supply to you. If a merchant agrees to give you a refund or adjustment, you agree to accept a credit to your account in lieu of a cash refund.
- c. Security of Access Codes. You may use one or more access codes with your electronic funds transfers. The access codes issued to you are for your security purposes. Any codes issued to you are confidential and should not be disclosed to third parties or recorded on or with the Card. You are responsible for safekeeping your security codes. You agree not to disclose or otherwise make your access codes available to anyone not authorized to sign on your accounts. If you authorize anyone to use your access codes, that authority shall continue until you specifically revoke such authority by notifying the Credit Union. You understand that any joint owner you authorize to use an access code may withdraw or transfer funds from any of your accounts. If you fail to maintain the security of these access codes and the Credit Union suffers a loss, we may terminate your EFT services immediately.
- d. Joint Accounts. If any of your accounts accessed under this Agreement are joint accounts, all joint owners, including any authorized users, shall be bound by this Agreement and, alone and together, shall be responsible for all EFT transactions to or from any share or loan accounts as provided in this Agreement.

### 3. Fees and Charges.

There are certain fees and charges for EFT services. For a current list of fees please see our Schedules of Fees.

If you use an ATM not operated by us, you may be charged a fee by the ATM operator and by any national, regional, or local network used in processing the transaction (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.) The ATM surcharge will be deducted from your account if you elect to complete the transaction or continue with the balance inquiry.

### 4. Member Liability.

You are responsible for all EFT transactions you authorize. If you permit someone else to use an EFT service, your Card or you access code, you are responsible for all transactions they authorize or conduct on any of your accounts. Tell us AT ONCE if you believe that your Card has been lost or stolen or if you believe that someone has used your Card or access code or otherwise accessed your accounts without your authority.

**5. Credit Union Liability for Failure to Make Transfers.** The Credit Union will NOT be liable for direct or consequential damages in the following events:

- a. If you used your Card incorrectly.
- b. If the ATM you are using doesn't have enough cash to complete the transaction. (or not in working order.)
- c. Circumstances beyond our control.
- d. If the money in your account is subject to a legal claim.
- e. If funds in your account are pledged as collateral for a loan or frozen because of a delinquent loan.
- f. Any other exceptions as established by the Credit Union

**6. Governing Law.** This Agreement is governed by the bylaws of the Credit Union, federal laws, certain state laws, and local clearinghouse rules. Any disputes regarding this Agreement shall be subject to the jurisdiction of the court of the county in which the Credit Union is located.

**Page 2 of 2**

TELEPHONE (TOLL FREE): (877) 869-8770 LOCAL (301) 869-8770

FAX (301) 519-9843