



Norristown Bell Credit Union

ATM / DEBIT CARD APPLICATION

TYPE OF CARD REQUESTED (Please check one) ATM Card DEBIT Card

*****IMPORTANT: READ NBCU's DISCLOSURE AND CARDHOLDER AGREEMENT*****

****WHEN SELECTING A PIN, PLEASE DO NOT USE 'Q' OR 'Z' AND PLEASE SELECT ALL LETTERS OR ALL NUMBERS****

Primary Applicant

Primary Applicants Pin #

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FIRST NAME, MIDDLE INITIAL, LAST NAME

STREET ADDRESS

APARTMENT #, P.O. BOX #

CITY, STATE, ZIPCODE

WORK PHONE # ()

HOME PHONE # ()

CELL PHONE # ()

Second Applicant

Second Applicants Pin #

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FIRST NAME, MIDDLE INITIAL, LAST NAME

MOBILE PHONE # ()

Account Information

You may add more than one account(s).

Share Draft (Checking) Account

0									
0									

Share (Savings) Account

0									
0									

Authorization

When I/we use this card, I/we confirm agreement to all terms and conditions within NBCU's Cardholder Agreement, Fees Disclosure and Disclosure Statement.

All ATM/Debit applications are subject to approval based on ECOA review. By signing this application, you agree that Norristown Bell Credit Union reserves the right to obtain a credit report at the time of the application and at any time while your ATM/Debit card is actively approved by NBCU. Furthermore, I/we have read, acknowledge receipt of and agree the Cardholder Agreement and Disclosure Statement.

X

X

APPLICANT'S SIGNATURE

DATE

SECOND APPLICANT'S SIGNATURE

DATE

CREDIT UNION USE ONLY	DATE RECEIVED:	DATE & BY: <input type="checkbox"/> APPROVED <input type="checkbox"/> DECLINED - Reason #	SPECIAL HANDLING <input type="checkbox"/> PULL CARD <input type="checkbox"/> OTHER
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Counter Offer:

Primary Applicant's Card #

Second Applicant's Card #

Rev. 01/17

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NORRISTOWN BELL CREDIT UNION CARDHOLDER AGREEMENT

I/we, the applicant(s), in consideration of Norristown Bell Credit Union (you, your) issuing to me a Norristown Bell Credit Union MasterCard debit card or Norristown Bell Credit Union ATM card, hereby agree to be legally bound by the following terms and conditions.

- 1. Accounts and uses of Norristown Bell Credit Union MasterCard debit card or Norristown Bell Credit Union ATM card.** I have the account(s) with you set forth on my application form. I hereby request that you issue to me one or more cards to be used in connection with such accounts as described in this Agreement.

I understand that I may use the card at a STAR ATM to (1) withdraw cash from my account(s), (2) effect transfers to or from my accounts, (3) make or arrange for deposits to my account(s) or (4) receive information regarding the balance in my account(s). I also understand and acknowledge that not all STAR ATMs may accept deposits and some STAR ATMs may limit the amount of funds that may be deposited and you may not control these limits.

I may also use the card at ATMs (automated teller machines) throughout the United States and in certain foreign countries that bear the STAR name and logo or PLUS SYSTEM name and logo to (1) make withdrawals from, (2) effect transfers to or from, or (3) receive information regarding the balance in my checking or savings account(s) that are designated as the primary account of each type on my application form.

I further understand that I may use the Norristown Bell Credit Union MasterCard debit card at any retail establishment (merchant) wherever STAR or MasterCard are accepted to purchase goods and services and/or obtain cash where permitted by the merchant (purchase). If the transaction is processed using the MasterCard debit card capability, no Personal Identification Number (PIN) is required to authenticate and validate the transaction. I may use the Norristown Bell Credit Union ATM card where STAR cards are accepted. The MasterCard debit card Purchase Capability is not available with the Norristown Bell Credit Union ATM card. If I use the MasterCard debit card to make a purchase, I shall be requesting you to withdraw funds in the amount of such purchase (including any cash received from the merchant) from my primary checking account designated on my application form and directing or ordering you to pay such funds to the merchant.

I request that you provide to me such additional services or access to other ATM systems or networks using the card, which you may make available and which you advise me are offered in connection with my account(s) set forth on my application form. I also understand that from time to time I may request in writing that you provide access to additional accounts of mine through the card that you have issued to me. I agree that the uses of the card described in this Agreement shall be subject to the rules and regulations for each account that is accessible by such card.

- 2. Use of PIN with the Card.** I understand that a STAR ATM or a PLUS SYSTEM ATM is an automated teller machine. It can and will perform

many of the same tasks as a human teller. I acknowledge that the PIN which I use with the card is my signature, that it identifies the bearer of the card to the STAR ATM, PLUS SYSTEM ATM or other network ATM and authenticates and validates the directions given just as my actual signature and other such proof identify me and authenticate and validate my directions to a human teller. I also understand that a merchant who accepts the card for a purchase transaction may have an electronic terminal (merchant-operated or self-service) that which requires the use of my PIN; when my PIN is used at a merchant's terminal, it will authenticate and validate my directions given just as my actual signature will authenticate and validate my directions given to you. I acknowledge that my PIN is an identification code that is personal and confidential and that the use of the PIN with the card is a security method by which you are helping me to maintain the safety of my account(s). Therefore, I AGREE TO TAKE ALL REASONABLE PRECAUTIONS THAT NO ONE ELSE LEARNS MY PIN.

- 3. Liability for Unauthorized Transactions.** I AGREE TO CONTACT YOU AT ONCE if I believe that the card(s) issued to me or that my PIN has been lost or stolen or money is missing from my account(s). I also agree that if my monthly statement shows transactions that I did not make, and I do not contact you within 60 days after the statement was mailed to me, I may not get refunded any money lost after that time. I AGREE THAT IF I GIVE MY PIN AND/OR CARD(S) TO SOMEONE ELSE TO USE, I AM AUTHORIZING THEM TO ACT ON MY BEHALF AND I WILL BE RESPONSIBLE FOR ANY USE OF THE CARD(S) BY THEM.

- 4. How to Contact Norristown Bell Credit Union.** CONTACT US IMMEDIATELY if you believe your NBCU MasterCard debit card or NBCU ATM card or PIN has been lost or stolen. Call Norristown Bell Credit Union at 610-275-8440 between the hours of 9:00 a.m. to 5:00 p.m. Monday through Thursday, 9:00 a.m. to 6:00 p.m. Friday and 9:00 a.m. to 12:00 noon Saturday, (excluding holidays). After regular business hours, to report a LOST or STOLEN card, call 1-800-523-4175.

If you notice unauthorized transactions on your statement, if you think a statement or receipt is incorrect, if you need more information regarding a purchase listed on a statement or receipt, call 610-275-8440 between the hours of 9:00 a.m. to 5:00 p.m. Monday through Thursday, 9:00 a.m. to 6:00 p.m. Friday and 9:00 a.m. to 12:00 noon Saturday, (excluding holidays), or immediately write to us at: Norristown Bell Credit Union, 1407 Erbs Mill Road, Blue Bell, PA 19422. If you believe that your card is being improperly used and would like to have it blocked, call 1-800-523-4175 and report it as lost or stolen.

5. **Charges.** I agree to pay the charges or transaction fees that are charged by you for these services or for services which may later be offered as such fees or charges may be imposed or changed from time to time. Attached is the current list of fees. For any listing of fees and charges, please access our website at www.nbcu.org as needed.
6. **Deposits.** I agree that when I make a deposit at a STAR ATM you have the right to verify that deposit before you make the money available to me. If I deliver cash, checks or other items to a STAR ATM, I understand and acknowledge that the funds from my deposit may not be available for immediate withdrawal and that the availability of my deposit shall depend on your rules and regulations regarding the particular account in which I am making a deposit, the items that I am depositing and which financial institution owns that particular ATM. I also understand and acknowledge that not all STAR ATMs may accept deposits and some STAR ATMs may limit the amount of funds that may be deposited and you may not control these limits
7. **Liability.** If the card is issued for a joint account, we agree to be jointly and severally liable under the terms of this Agreement, disclosure statement, and the agreement for such account.

I agree that if I make deposits to my account(s) with items other than cash (checks, drafts or other

items) and you make funds available to me from such deposits prior to their collection, that you may deduct the amounts of such funds from my account(s) which are not collected or, if the funds in my account(s) are insufficient at such time, I will promptly pay to you any amount of such funds that are not collected, including any fees that may apply.

8. **Amendment of this Agreement.** I agree that from time to time you may amend or change the terms of this Agreement including amendments or changes to add further card services or to amend or change the charges for these services. You may do so by notifying me in writing of such amendments or changes and my use of the card after the effective date of any such amendment or change shall constitute my acceptance of and agreement to such amendment or change. For a current cardholder agreement, disclosure statement, or list of fees, please access our website at www.nbcu.org.
9. **Ownership.** I agree that the card is your property and that I will surrender it to you upon your request. I agree that the card is non-transferable.
10. **Disclosures.** I hereby acknowledge receipt of the cardholder agreement and disclosure statement informing me of my rights under the Electronic Transfer Act and all other required regulations.

ATM/MASTERCARD DEBIT CARD DISCLOSURE STATEMENT

The purpose of this disclosure statement is to inform you of certain rights which you have under the Electronic Fund Transfer Act.

1. **STAR Services.** You may use your Norristown Bell Credit Union MasterCard debit card or Norristown Bell Credit Union STAR ATM card with your Personal Identification Number (PIN) at any STAR automated teller machine (STAR ATM) to conduct any of the following transactions for each of the accounts you have requested to be accessed by your Norristown Bell Credit Union MasterCard debit card or Norristown Bell Credit Union STAR ATM card:

Withdraw cash from:

- Your Share Savings Account
- Your Share Draft (Checking) Account

Deposit cash, checks or drafts to:

- Your Share Savings Account
- Your Share Draft (Checking) Account

Transfer funds from:

- Your Share Savings Account
- Your Share Draft (Checking) Account

Obtain the available balance from:

- Your Share Savings Account
- Your Share Draft (Checking) Account

Some ATMs may only provide access to the accounts you have designated as your primary checking account. NOT ALL STAR ATMs MAY ACCEPT DEPOSITS. THERE MAY ALSO BE LIMITS ON THE AMOUNT OF FUNDS THAT YOU MAY DEPOSIT IN CERTAIN STAR ATMs.

2. **PLUS SYSTEM Services.** You may use the Norristown Bell Credit Union MasterCard debit card or Norristown Bell Credit Union STAR card with your PIN at any PLUS SYSTEM automated teller machine (PLUS ATM) to conduct any of the following transactions that are available at the PLUS ATM:

Withdraw cash from:

- Your Share Savings Account
- Your Share Draft (Checking) Account

Deposit cash, checks or drafts to:

- Your Share Savings Account
- Your Share Draft (Checking) Account

Transfer funds from:

- Your Share Savings Account
- Your Share Draft (Checking) Account

Obtain the available balance from:

- Your Share Savings Account
- Your Share Draft (Checking) Account

These are the present services available from the PLUS SYSTEM networks, but other services may be provided in the future as they are developed. The above transactions are only applicable to the account that you list on your Norristown Bell Credit Union MasterCard debit card/ATM card Application and have designated as the primary account on each account type or such other primary accounts that are added later at your written request upon Norristown Bell Credit Union's approval.

3. **Other ATM Network Access.** From time to time, we may make arrangements with other ATM networks to grant access to the Norristown Bell Credit Union MasterCard debit card or Norristown Bell Credit Union ATM card. We shall inform you when such arrangements are made and describe the services that are made available to you and the charges included therein.

4. **Purchase Transactions.**

a. *Norristown Bell Credit Union MasterCard debit Card.* You may use your NBCU MasterCard debit card and PIN at any retail establishment where MasterCard debit is accepted to purchase goods and services and/or to obtain cash where permitted by the merchant. When you make a purchase using your NBCU MasterCard debit card and PIN you will be requesting us to withdraw funds from your selected primary checking account in the amount of the purchase and directing or ordering us to pay these funds to such merchant/establishment. You may also use your NBCU MasterCard debit card for payment at MasterCard debit merchants worldwide. MasterCard debit transactions require your signature as authorization. When making a purchase in this manner, you present your NBCU MasterCard debit card like any other MasterCard debit and a hold will be placed on the funds in your primary checking account. The hold will be in the amount of the transaction request that has been submitted by the MasterCard debit merchant for authorization. NBCU is not liable for merchant errors. For certain transactions conducted outside of the United States, it may take up to seven (7) business days to post the transaction to your account. Any purchase refund made by a merchant will be posted to your primary checking account.

5. **Limitations on the Use of your NBCU MasterCard Card or NBCU ATM Card.**

Settlement Day Limits			
Card Type	Withdrawal	POS Purchase	Combined
MasterCard Debit Card	\$405	\$1,000	\$1,405
ATM Card	\$405	N/A	N/A

You may use the NBCU MasterCard debit card to withdraw up to the limit shown at ATMs and/or to make purchases at participating retail establishments provided the funds are available in your authorized account.

You may use the NBCU ATM card to withdraw up to the limit shown at ATMs provided the funds are available in your authorized account.

Any funds used for purchases through the NBCU MasterCard debit card must be in your authorized account at the time of the transaction. If the funds are not available in the authorized account, you may be subject to an overdraft fee as outlined in the fee schedule.

For a Norristown Bell Credit Union MasterCard debit card or Norristown Bell Credit Union ATM card, the day for withdrawal limits starts at 3:00 p.m. on each calendar day and ends at 3:00 p.m. on the next calendar day. Each week consists of seven (7) calendar days. There are also certain limitations on the frequency of use of the NBCU MasterCard debit card and the NBCU ATM card each calendar day. These limitations are imposed and are not revealed for security purposes.

There is a daily limit on transactions were a MasterCard debit card is not present (online and phone transactions). The dollar amount is not revealed for security reasons. Should you be involved in this situation or need the limit raised temporarily, please contact NBCU during business hours.

You will be denied the use of the Norristown Bell Credit Union MasterCard debit card or Norristown Bell Credit Union ATM card if you exceed the daily withdrawal or purchase limit, if you do not have adequate funds available in your account, if you do not enter the correct PIN, or if you exceed the frequency of usage limitation. The receipt provided by the STAR ATM, PLUS ATM, or merchant terminal (POS) will notify you of your denial. There is a limit on the number of such denials permitted. Attempts to exceed the limit may result in machine retention of your NBCU MasterCard debit card or NBCU ATM card at the ATM. The number of attempts that result in machine retention of your card is not revealed for security reasons; however, repeated failed attempts will result in card retention. The card will not be automatically re-issued. Should you be involved in this situation, please contact NBCU during business hours.

6. **How to Contact Norristown Bell Credit Union.** If you notice unauthorized transactions on your statement, if you think a statement or receipt is wrong, or if you need more information about a purchase listed on a statement or receipt, call 610-275-8440 between the hours of 9:00 a.m. to 5:00 p.m. Monday through Thursday, 9:00 a.m. to 6:00 p.m. on Friday and 9:00 a.m. to 12:00 noon on Saturday, (excluding holidays), or write to us at: Norristown Bell Credit Union, 1407 Erbs Mill Road, Blue Bell, PA 19422. If you believe that your card has been improperly used, call 610-275-8440 between the hours of 9:00 a.m. to 5:00 p.m. Monday through Thursday, 9:00 a.m. to 6:00 p.m. on Friday and 9:00 a.m. to 12:00 noon on Saturday, (excluding holidays), and ask to speak with a Member Services Representative. To have your card blocked due to unauthorized usage after business hours or to report it *as if* it were lost or stolen call 1-800-523-4175.

If you believe that your Norristown Bell Credit Union MasterCard debit card or Norristown Bell Credit Union ATM card or PIN has been lost or stolen, call 610-275-8440 between the hours of 9:00 a.m. to 5:00 p.m. Monday through Thursday, 9:00 a.m. to 6:00 p.m. on Friday and 9:00 a.m. to 12:00 noon on Saturday, (excluding holidays), and ask to speak with a Member Services Representative. After regular business hours, to report a LOST or STOLEN Norristown Bell Credit Union MasterCard debit card, call 800-523-4175.

If you find your old card, you may notify us and return your old card to us. If you attempt to use your old card, it may be captured and retained by the STAR or PLUS ATM.

7. **Charges for Transactions.** We reserve the right to change our fee schedule from time to time and to charge your account in accordance with the fee schedule that will be provided to you at least thirty (30) days prior to change in assessment. In addition to fees charged by us, ATM owners may charge you a fee for performing a transaction at that ATM. For a current listing of fees, please access our website at www.nbcu.org.

8. **Deposit and Payment Information.** Deposits made at STAR ATMs are posted to your account(s) according to the rules and regulations of those account(s). You may not deposit any foreign currency. All items presented at a STAR ATM are removed before 3:00 p.m. each business day. NBCU has no proprietary ATMs. NBCU allows PLUS/STAR activity to have immediate next business day availability unless deemed to be outside the “regular activity” of the member; this will be handled on a case-by-case basis. NBCU reserves the right to have any out of the ordinary or high dollar transaction be individually evaluated.

Norristown Bell Credit Union reserves the right to verify the items so deposited before such funds are made available to you; however, the availability of your deposit depends on the type of account in which you deposit your funds, the type of deposit and that the STAR ATM is operated by another financial institution. Consult the rules and regulations of the particular account to which you are depositing your funds and our Expedited Funds Availability Disclosure Statement for more information about when your deposit funds will be available for withdrawal. The transaction amount can be held as a non-local check/STAR/PLUS transaction from five (5) to seven (7) business days.

You may deliver cash, checks and other items at most STAR ATMs for transmission to us for deposit to your account(s). However, some STAR ATMs may not accept such items for deposit and certain other STAR ATMs may limit the amount of funds you deliver for transmission to us for deposit to your account(s). Also, all cash deposited into an ATM is considered to be a check deposit and can be held from five (5) to seven (7) business days

9. **Record of Transaction.** You will receive a printed receipt for each STAR ATM, PLUS ATM, POS or MasterCard debit card transaction that you make at the time of that transaction. You will receive a monthly statement showing the status of your account, transactions made during the past month, and charges that may be imposed for such services or transactions.

10. **Liability for Unauthorized Transfers.** CONTACT US IMMEDIATELY if you believe that your Norristown Bell Credit Union MasterCard debit card or Norristown Bell Credit Union ATM card or PIN has been lost or stolen. Telephone Norristown Bell Credit Union at 610-275-8440 between the hours of 9:00 a.m. to 5:00 p.m. Monday through Thursday, 9:00 a.m. to 6:00 p.m. on Friday and 9:00 a.m. to 12:00 noon on Saturday, (excluding holidays). After regular business hours, to report a LOST or STOLEN Norristown Bell Credit Union MasterCard debit card or ATM card, call 800-523-4175.

You could lose all of your money in the account(s) if you take no action to notify us on the loss or theft of your NBCU MasterCard debit card or NBCU ATM card or PIN. If you notify us of the loss or theft, your liability will be as follows:

- a. If you contact us within 24 hours of the loss or your discovery of the loss, you can lose no more than \$50.00 if someone used your NBCU MasterCard debit card or ATM card without your permission.
- b. If someone used your NBCU MasterCard debit card or ATM card and PIN without your permission (Unauthorized use), you could lose all of your balances if you do NOT contact us within 24 hours after having learned of the loss or theft and we can prove that we could have prevented the loss if you had contacted us. Unauthorized use means the use of the card by a person other than the cardholder who does not have actual, implied or apparent authority for such use and from which the cardholder receives no benefit.
- c. Also, if your monthly statement shows transfers or purchases that you did not make and you do not contact us within sixty (60) days after the statement was mailed to you, you may not get back any money lost after sixty (60) days or if the transfers or purchases were made using your NBCU MasterCard debit card or NBCU ATM card and PIN and we can prove that your contacting us would have prevented those losses.

11. **Business Days.** The business days of Norristown Bell Credit Union are Monday through Thursday, 9:00 a.m. through 5:00 p.m., Friday, 9:00 a.m. through 6:00 p.m and Saturday 9 a.m. through 12:00 p.m. Holidays and Sundays are not included as business days. A listing of holidays is available by contacting our offices or by accessing our website at www.nbcu.org.

12. **In Case of Errors or Questions About Your Transactions.** Telephone us at 610-275-8440 between the hours of 9:00 a.m. to 5:00 p.m. Monday through Thursday, 9:00 a.m. to 6:00 p.m. on Friday and 9:00 a.m. to 12:00 noon on Saturday, (excluding holidays), or immediately write to: Norristown Bell Credit Union, 1407 Erbs Mill Road, Blue Bell, PA 19422. If you notice unauthorized transactions on your statement, if you think a statement or receipt is wrong, or if you need more information about a purchase listed on a statement or receipt, call 610-275-8440 between the hours of 9:00 a.m. to 5:00 p.m. Monday through Thursday, 9:00 a.m. to 6:00 p.m. on Friday and 9:00 a.m. to 12:00 noon on Saturday, (excluding holidays), or write to us at: Norristown Bell Credit Union, 1407 Erbs Mill Road, Blue Bell, PA 19422. If you believe that your card has been improperly used, call 610-275-8440 between the hours of 9:00 a.m. to 5:00 p.m. Monday through Thursday, 9:00 a.m. to 6:00 p.m. on Friday and 9:00 a.m. to 12:00 noon on Saturday, (excluding holidays), and ask to speak with a Member Services Representative. To have your card blocked due to unauthorized usage after business hours, report it *as if* it were lost or stolen to 1-800-523-4175. To report a LOST or STOLEN Norristown Bell Credit Union MasterCard debit card after business hours, call 1-800-523-4175.

Contact us as soon as you can if you think that your statement or receipt is incorrect or if you need more information about a transaction listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent you your FIRST statement on which the problem or error appeared. You must do the following – in writing, in person, or by phone where an authorized representative provides a phone confirmation number (see note for further details):

- a. Tell us your name, checking account number, and NBCU MasterCard debit card or NBCU ATM card number;
- b. Describe the error or the transaction you are unsure about or disputing, and explain as clearly as you can why you believe that it is an error or why you need more information; and
- c. Tell us the dollar amount of the suspected error.

NOTE: If you tell us orally, we will require that you send us your complaint or question in writing within 10 business days. After we receive your inquiry, we will tell you the results of our investigation within 10 business days for domestic ATM transactions, or 20 business days for POS transactions or any transactions that were made outside of the United States, the Commonwealth of Puerto Rico or any political subdivisions thereof (International Transactions). We will correct any error promptly. If we need more time, however, we may take up to 45 days for ATM transactions or 90 days for POS or International ATM transactions to investigate your complaint or question. If we decide to do this, we will re-credit your account within 10 business days if it is an ATM transaction or 20 business days if it is a POS or International transaction, for the amount that you think is an error, so that you will have use of the money during the time it takes us to complete our investigation. If we do not receive your complaint or question within 10 business days, we may not re-credit your account.

If we decide that there is no error upon completion of our investigation, we will send a written explanation within 3 business days after our investigation. You may ask for copies of the documents that we used in our investigation. If we credit your account with funds while investigating an error, you will repay those funds to us if we conclude that no error occurred within ten (10) days of notification. NBCU reserves the right to reimburse the credit union by debiting from the owner’s account.

13. Disclosure of Account Information. We will disclose information about your account of the transactions you make to third parties where it is necessary to complete transactions and to verify the existence and standing of your account with us upon the request of an authorized third party, such as a credit bureau. As permitted by law, we may disclose all of the information we collect to service providers and companies that perform marketing services on our behalf (for example: check printing companies). With respect to confidentiality and security, we restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guar your nonpublic personal information. If you ever have questions or concerns about the integrity of your account information, please contact us.

We respect your privacy. We have **never** shared nonpublic personal information except as required by law and we will continue to protect your privacy.

FEE SCHEDULE	
<i>STAR ATM – DEBIT CARDS</i>	
Annual/Monthly Service	No Charge
Withdrawals and Transfers (each over 10 per month)	\$1.00
Deposit	No Charge
Balance Inquiry	No Charge
Replacement Card	\$5.00
Overdraft Fee	\$30.00
Return Deposit Item	\$30.00



Norristown Bell Credit Union

“Saving Our Members Money”



YOUR SIGNATURE IS REQUIRED (TO OPT-IN) TO CONTINUE TO HAVE OVERDRAFT PROTECTION IN THE EVENT YOU EVER NEED IT.

Federal regulations require members to agree in writing to be part of overdraft protection plans for ATM and everyday debit card transactions.

What You Need to Know about Overdrafts and Overdraft Fees

**AVOID BEING EMBARRASSED
WHEN YOUR DEBIT CARD IS
REJECTED AT A RETAIL STORE.**

An **overdraft** occurs when you do not have enough money in the **Available Balance** of your checking account to cover a transaction, but NBCU pays it anyway.

This notice explains our standard overdraft practices. To learn more, ask us about these plans overviewed below.

We can cover your overdrafts in different ways:

1. We offer overdraft protection plans, which include links to one or more of your share/savings accounts, at no charge to you. You must authorize this in writing with specific account identified.
2. We have standard overdraft practices that come with your account which generally include allowing your account to overdraw up to \$50.00 on occasion; members are charged an overdraft fee and are asked to bring the account current by the end of the month. We also take into account the amount of direct deposits that regularly come into your account, and on occasion, we will allow overdrafts up to the amount of the direct deposit expected: members are charged an overdraft fee and accounts are brought current when the direct deposit is received in 30 days or less.
3. We offer overdraft protection, which include links to your existing NBCU personal or your NBCU home equity line of credit; members are not charged any overdraft fee and pay the interest associated with the credit disbursed.

➤ **What are the standard overdraft practices that come with my account?**

We do authorize and pay overdraft for the following types of transactions:

- Checks and other transactions made using your share draft/checking account.
- Automatic bill payments

We may, with your written authorization below, authorize and pay overdrafts for the following types of transactions:

- ATM Transactions
- Everyday debit card transactions

We pay overdrafts at our discretion which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

➤ **What fees will I be charged if NBCU pays my overdraft?**

Under our current overdraft practices:

- We will charge you a fee of up to \$30 each time you overdraft your account, whether the item is paid or not.
- There is no limit on the total fees we can charge you for overdrawing your account. But remember, there are many options listed above to avoid paying overdraft fees and we can help you to choose what is right for you.

➤ **What if I want NBCU to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, complete the form below and present it at a branch or mail it back. You may also access our web at www.nbcu.org and electronically submit your decision.

_____ I want NBCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

All Accounts _____ Specific Accounts: _____

_____ I do not want NBCU to authorize and pay overdrafts on my ATM and everyday debit card transactions. I am aware that effective immediately the types of overdraft transactions listed will typically be declined when I do not have enough money in my account, but I will not be charged overdraft fees.

➤ _____

Print Name Here

Sign Here

➤ _____

Member Number

Date