



Visa Debit Card/ATM Disclosure & Application

I request an Energize Debit Card, having been provided and read the liability disclosures concerning use of my Card, which will be mailed to my address of record.

Member #

Member Name

Email

Signature

Date

Request your new Energize Credit Union Visa Debit Card today!

PO Box 54309 Oklahoma City, Ok 73154
(405) 478-0046 admin@energize.coop
Fax- 405-478-1279



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The Energize Credit Union Debit Card is an ATM card that works like a Check.

Save time and trouble!

The Energize Card eliminates the need to fill out a check, present ID, and wait while a clerk copies the necessary information. Using Visa Debit Card helps move you through the checkout line, and saves your valuable time.

Leave checks/cash at home!

Whether you're shopping, traveling or making everyday purchases, carrying large amounts of cash can be inconvenient and risky. The Energize Card allows you to pay as you go - eliminating the need to use the cash in your wallet or carry a cumbersome checkbook.

Easy record keeping!

Simply present your Energize Card to pay for your purchase and the amount is then deducted from your Energize account. The transaction is fully described on your regular account statement. Because it's not credit, you won't receive a monthly bill.

Use as an ATM!

The Energize Card is also your ATM card. Use it 24-hours a day, seven days a week to make cash withdrawals, deposits, and transfers between accounts at thousands of TransFund and Cirrus locations worldwide.



Energize Credit Union DEBIT CARD AGREEMENT & DISCLOSURE

This Debit Card Agreement and Disclosure is the contract which covers your and our rights and responsibilities concerning the debit card services offered to you by Energize Credit Union ("Credit Union"). In this Agreement, the words "you", "your" 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. The word "account" means any one (1) or more share and share draft accounts you have with the Credit Union. The word "card" means the debit card and any duplicates, renewals or substitutes we issue to you. Debit card transactions are electronically initiated transfers of money from your account through the debit card services described below. By signing an application or account card for debit card 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 debit card services offered.

DEBIT CARD — You may use your Card to purchase goods and services from participating merchants. 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, VISA, Pulse, PLUS, and Transfund networks, and such other machines or facilities as the Credit Union may designate. There is a \$10 Replacement Card Fee and \$1/per Balance Inquiry over 4/Mth.

- At the present time, you may also use your Card to:
- Withdraw funds from your Share 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/services by mail/telephone at places that accept VISA.
- The following limitations on the frequency and amount of Debit Card transactions may apply: 10 Purchases/Day; \$2,500/Day; 2 ATM Cash Withdraw per Day; \$1,005/ATM/Day; Offline amounts to \$500.
- See Section 2 for transfer limitations that may apply to transactions.

If you believe your card or access code has been lost or stolen or that someone has transferred or may transfer money from your accounts without your permission, call or write to:

405-478-0046
Energize Credit Union
PO Box 54309
Oklahoma City, OK 73154

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

Further Disclosures at www.Energize/Information/Disclosures