



The Power of WE.®

Visa® Check Card Website Application

Please print this page, fill it out and either bring it in to your nearest branch or mail to: New Mexico Educators Federal Credit Union, P.O. Box 8530, Albuquerque, NM 87198.

Member Name: _____

Address: _____

Daytime Phone Number: _____

Joint Member Name (if applicable): _____

Last Four Digits of Account Number: _____

Debit Card Agreement: The following agreement provides supplemental terms and conditions governing the use of my debit card. A debit card related account will only be opened based on my request.

DEBIT CARD ACCOUNT AGREEMENT: The terms of the agreement between us consists of several documents taken together. These documents are my application, this Disclosure Statement and Agreement (including all of the above provisions except as expressly modified in this section), and the section titled "Electronic Funds Transfers - Your Rights and Responsibilities" in the brochure called "**Account Information**". I acknowledge having received a copy of the brochure at the time of application. I understand that the terms as contained in the above documents plus the Credit Union fee schedules (all as may be amended from time to time) apply to all transactions on my Visa Check Card Account even though the various sales slips or other slips produced in any one transaction may contain different terms.

ACTIVATION OF AND ACCESS TO ACCOUNT: I understand that upon successfully applying for the Visa Check Card, I will receive a card together with validation instructions. A card will be issued in my name and, at my request, in the name(s) of any other joint person(s) on my account. The Credit Union will send the cards for these authorized together with the validation instructions only to me. The cards are Credit Union property and I will return the cards to the Credit Union upon request and upon termination of this agreement, and upon my terminating another person's authorized user status.

TRANSFER LIMITATIONS: By use of the Visa Check Card, I and any other authorized user may transfer funds into and out of my Share Draft account. Should I use the Visa Check Card to transfer funds from my Share Draft account in an amount exceeding the balance in that account, that use is my request for an advance of credit under the Extra Credit-Line-of-Credit, if established. The maximum amount I may transfer is the sum of the balance of my Share Draft account and the balance remaining of my credit limit. Depending on the amount, each payment that I make on this account will fully or partly restore the balance available on my credit limit.

USING THE CARD: I may use the Visa Check Card to (a) pay for purchases at places that agree to accept the card and (b) pay bills directly by telephone from my Share Draft account. At the time of the transaction, I may receive sales or payment slips which I may use to record the transaction in my Share Draft account. If the places honoring the card give credit for adjustment or returns, they will do so by sending a credit slip which the Credit Union will post as a transfer into my Share Draft account. My monthly statement will detail the merchant or other transaction location and the amount of the transaction.

FEES: There is no annual fee assessed with this account. The Credit Union fee schedule shows any additional fees and charges which may be imposed, e.g. an attempt to transfer more than the maximum amount will result in a \$5.00 fee. If there are not funds available in the Extra Credit-Line-of-Credit and no balance in the Share Draft account, charges will be based on Share Draft Fees (see fee schedule).

LIABILITY FOR UNAUTHORIZED USE: Please see our Account Information Brochure for information regarding ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES.

Signature: _____ Date: _____

Signature: _____ Date: _____