



CHECKING

IN AN

EASY-TO-CASH

CARD

DEBIT CARDS

## A CARD TO SIMPLIFY YOUR BUSY LIFESTYLE

Most checkbooks can only do one thing—checking. Our HCCU Debit Card does this and much more. HCCU Debit Card gives you a faster, more economical, more convenient way to buy the products and services you need. That's because it allows you to withdraw funds from your checking account without ever having to write out a check. You can purchase groceries, gas, or anything else. Use your card wherever VISA® debit card is accepted. Plus, HCCU Debit Card performs all the functions of an ATM card. It's the checking-and-withdrawing-funds card all in one.

## FAST AND ONE-STEP EASY

Forget having to round up your checkbook, a pen, and two forms of identification. With HCCU Debit Card, every purchase is as simple as using a credit card.

## WORRY FREE WHEN YOU'RE OUT OF TOWN

No need to worry about getting your checks cashed out of town. You may use your card wherever VISA debit card is accepted.

## ECONOMICAL AND ECOLOGICAL

Eliminate the need to purchase checks (and the risk of running out when you're at the checkout). HCCU Debit Card saves money in check printing fees while it saves valuable resources.

## SAFEGUARDED IF LOST OR STOLEN

When you receive your HCCU Debit Card, you'll also be assigned a personal identification number (PIN). It's added security against someone making transactions without your consent. And, as an added safeguard, we provide a cap on your liability if your card is lost or stolen. See your disclosure for details.

## JUST LIKE BALANCING YOUR CHECKBOOK

Every month in which a transaction is completed, you'll receive an account statement that includes the date, location, and amount of every transaction you've made.

## APPLY FOR YOURS TODAY

To apply, complete the attached application and mail or deliver it to the address shown on the application. You can expect your HCCU Debit Card to arrive within 2 weeks of your approval. Your PIN will be sent to you in a separate mailing. If you prefer to choose your own personal PIN, contact Member Service at 715-634-8931. Before you know it, you'll be experiencing all the benefits of checkless, ATM checking with one simple card.

## ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

**ATM Transfers - types of transfers, frequency and dollar limitations, and charges** - You may access your account(s) by ATM using your Debit Card and personal identification number, to:

- get cash withdrawals from share draft account(s) with a debit card
  - you may make no more than 3 withdrawals per day
  - you may withdraw no more than \$300.00 per day
  - there is a charge of \$.80 per withdrawal
- get information about:
  - the account balance of your share draft account(s)
    - with a debit card

Some of these services may not be available at all terminals.

**Types of Debit Card Point-of-Sale Transactions** - You may access your share draft account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

**Point-of-Sale Transactions - frequency and dollar limitations** - Using your card:

- you may make no more than 15 signature based transactions per day
- you may make no more than 10 PIN based transactions per day
- you may not exceed \$2,000.00 in transactions per day (signature based combined with PIN based transactions)

### Fees:

Replacement card available for additional fee.

**Chargebacks.** For any point-of-sale transaction of \$50.00 or more, if we receive written or oral notice from you within three banking business days of the transaction, we shall reverse the transaction and recredit your account. Notice must be provided to us at the address or telephone number appearing in this disclosure.

**Currency Conversion and International Transactions.** When you use your Debit Card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date. Visa USA charges us a .8% International Service Assessment on all international transactions, regardless of whether there is a currency conversion. If there is a currency conversion, the International Service Assessment is 1% of the transaction. The fee we charge you for international transactions/currency conversions is disclosed on our separate fee schedule. An international transaction is a transaction where the country of the merchant is outside the USA.

**Advisory Against Illegal Use.** You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

**ATM Operator/Network Fees.** When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

### DOCUMENTATION

- **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.
- **Periodic statements.**

You will get a monthly account statement from us for your share draft accounts.

### FINANCIAL INSTITUTION'S LIABILITY

**Liability for failure to make transfers.** If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
  - (2) If you have an overdraft line and the transfer would go over the credit limit.
  - (3) If the automated teller machine where you are making the transfer does not have enough cash.
  - (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
  - (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
  - (6) There may be other exceptions stated in our agreement with you.
- HCCU is not responsible for the refusal of any merchant or terminal to honor the card.

The card and PIN are provided solely for your use and convenience. If you furnish your card or PIN to another person, you shall be deemed to have authorized all transactions that may be accomplished using the card or PIN until you have given actual notice to HCCU that further transactions are unauthorized. You shall be obligated to pay HCCU the amount of any money, property, or services obtained by the authorized use of the card or PIN to the extent that HCCU is unable to charge such amounts to the account, and you hereby authorize HCCU to charge the amount of any such obligation to any other of your accounts at HCCU. You understand that HCCU does not encourage the use of your card and/or PIN by people who are not joint on your account. If you allow another person to use your card and/or PIN but do not tell us, HCCU will treat all transactions made by that person as if the transactions were made by an authorized user. It is your responsibility to control or terminate the use of your Card and/or PIN by such persons, and you will remain liable for any and all use by such persons. The card remains the property of HCCU and shall be surrendered upon request. HCCU may terminate your privilege of using the Card and may withhold approval of any transaction at any time. Termination of privileges shall not affect your rights and obligation for transactions made with the card before your privileges were terminated.

### CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) if you give us written permission.

### UNAUTHORIZED TRANSFERS

#### (a) Consumer liability.

• **Generally.** Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check or draft. Telephoning is the best way of keeping your possible losses down. You can lose no more than \$50 if you fail to give us notice of a lost or stolen card and/or code. If you do give us notice after learning of the loss or theft of your card and/or code, you will be liable for the lesser of:

- (1) \$50 or
- (2) the amount of any money, property, or services obtained by unauthorized use of the card and/or code before you gave us notice.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

• **Additional Limit on Liability for Debit Card.** Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Debit Card. This

additional limit on liability does not apply to ATM transactions or to transactions using your Personal Identification Number which are not processed by VISA®.

**(b) Contact in event of unauthorized transfer.** If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this brochure. You should also call the number or write to the address listed in this brochure if you believe a transfer has been made using the information from your check or draft without your permission.

#### **ERROR RESOLUTION NOTICE**

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days for Debit Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for Debit Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

**HAYWARD COMMUNITY CREDIT UNION**

P.O. BOX 876

HAYWARD, WISCONSIN, 54843

Business Days: Monday through Friday

Excluding Federal Holidays

Phone: 715-634-8931

MORE DETAILED INFORMATION IS AVAILABLE

ON REQUEST

#### **NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS**

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.

4. Don't lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lit. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

## **HAYWARD COMMUNITY CREDIT UNION**

**HAYWARD  
715-634-8931**

**CABLE  
715-798-3535**

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government.

# **NCUA**

National Credit Union Administration, a U.S. Government Agency

# APPLICATION FOR HCCU DEBIT CARD

## APPLICANT

Account Number(s) \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Home Phone Number \_\_\_\_\_

Social Security # \_\_\_\_\_

Date of Birth \_\_\_\_\_

Employer \_\_\_\_\_

## CO-APPLICANT

Name \_\_\_\_\_

Address (if different from above) \_\_\_\_\_

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

Home Phone Number \_\_\_\_\_

Social Security # \_\_\_\_\_

Date of Birth \_\_\_\_\_

Employer \_\_\_\_\_

**Signatures:** By signing below, the undersigned request(s) the described services and agrees to the terms and conditions governing the services, including any fees and charges. The undersigned agree(s) that all information is accurate and authorizes the financial institution to verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

Applicant's Signature \_\_\_\_\_

Date \_\_\_\_\_

Co-Applicant's Signature \_\_\_\_\_

Date \_\_\_\_\_

Mail or Deliver to:

HAYWARD COMMUNITY CREDIT UNION  
P.O. BOX 876  
HAYWARD, WISCONSIN 54843

## Official Use Only

Date received \_\_\_\_\_

Approved (Y / N) \_\_\_\_\_

Processed By \_\_\_\_\_