

Easy Access When You Need It

Your CFCU accounts are always accessible any time of the day or night with a variety of access options.



The CFCU ATM/VISA Check Card is an ATM and debit card with the Visa logo. This means you can access your

checking account to make everyday purchases. You don't need to carry a bulky checkbook, and you'll keep your budget on track with a detailed record of account activity on your monthly checking statement. You can use your VISA Check Card for up to 12 withdrawals per month with no fee.

The CFCU ATM Card offers convenient account access 24-hours a day, seven days a week, even when the credit union is closed. Use your ATM card for up to six withdrawals per month with no fee.



**Community Financial
CREDIT UNION**

815 W. Tampa
Springfield MO 65802

1220 E. Walnut Lawn
Springfield MO 65804

CommunityFinancial.org

417.862.0471 • 888.430.7199

Our mission is to
help members build financial security.

The products, services and other information described herein are subject to change.
05/10



Visa® Check Card • ATM Card
APPLICATION

**Convenient Access.
Financial Freedom.**



**Community Financial
CREDIT UNION**

Yes! We ARE Convenient!

The CFCU Visa Check Card has the power of Visa®. Use it just like a check to pay for goods and services and the amount is deducted automatically from your checking account. You will receive a receipt for easy record keeping, and every transaction is detailed on your monthly checking account statement. Most merchants will also allow you to get cash back from your transaction with no charge, eliminating the need to stop at an ATM to get cash.

CFCU ATMs: Unlimited FREE Withdrawals

Use your CFCU Visa Check Card at the following CFCU ATMs for unlimited FREE withdrawals:

- 815 W. Tampa Ave.
- 1220 E. Walnut Lawn Ave.
- 3641 E. Sunshine (across from Sams Club)
- 3253 E. Chestnut (use West entrance)
- 3201 E. Division (restricted to Associated Wholesale Grocers employees)

CO-OP Network Surcharge-Free ATMs



The CO-OP Network, owned by credit unions, offers more than 28,000 ATMs throughout the U.S. and Canada. Just look for the CO-OP symbol on the ATM. Use your CFCU VISA Check

Card at any CO-OP ATM to make up to 12 FREE withdrawals per month (up to 6 FREE withdrawals with a CFCU ATM card). Even after you've reached the monthly maximum, you can use CO-OP machines with no surcharge.

Click on the CO-OP Network link on our website to access the CO-OP ATM Online Locator, CO-OP iPhone Application, Text Messaging or GPS.

Important Usage Information

Purchases with Visa Check Card:

You may choose to use the card as a "credit" or "debit" transaction without a fee. By using the card with the "credit" option, you will help the credit union continue to provide low cost services. Choosing the "credit" option is easier because you don't have to enter your Personal Identification Number (PIN). Plus, the \$1,500 daily limit on credit transactions is higher than PIN transactions. Your credit union reserves the right to collect from your other CU accounts or from you personally if your account has insufficient funds activity that may occur due to off-line computer status. The member is fully responsible for all purchases made with the Visa® Check Card.

Visa® Check Card Fees:

Withdrawals (up to 12 per month)Free
 Withdrawals (after 12 per month)\$1.00 ea.
 Deposits at CO-OP ATMs (unlimited)Free
 Balance Inquiries\$.50 ea.
 Transfers\$1.00ea.

ATM Card Fees:

Withdrawals (up to six per month)Free
 Withdrawals (after six per month)\$1.00 ea.
 Deposits at CO-OP ATMs (unlimited)Free
 Transfers and Inquiries:\$1.00 ea.

Please Note:

- **Visa Check Cards:** \$20 is the minimum ATM withdrawal amount (regardless of what may be posted at the ATM) with a \$400 daily maximum. Daily PIN (debit) transactions are limited to \$500 and credit transactions are limited to \$1,500 per day.
- **ATM Cards:** There is a \$20 minimum withdrawal (regardless of what may be posted at the ATM.) The maximum daily ATM withdrawal amount is \$400.
- **Share (savings) account balances** obtained from an ATM do not include your \$5 membership balance or any transactions which have not been posted to your account.
- **Checking account balances** obtained from an ATM will not include any outstanding checks or other unposted transactions.

Community Financial Credit Union
 Visa® Check Card or ATM Card

APPLICATION

Visa® Check Card ATM Card

Name _____

Account Number _____

Address _____

Social Security Number ____ - ____ - ____

Home Phone _____ Work Phone _____

Joint Owner Name _____

Joint Social Security # ____ - ____ - ____

Please read carefully:
 By signing this application, I/we agree to the terms and conditions of the Community Financial Credit Union Visa Check Card or ATM Card Disclosure, which is available at any Credit Union location or by calling (888) 430-7199.

Member Signature _____ Date _____

Joint Owner Signature _____ Date _____

Please send an application for Line of Credit Overdraft Protection.

Reorder. Reason:
 Card Stolen
 Lost Card
 Damaged Card
 Other _____

Credit Union Use Only

DATE	
ACCEPTED BY	PROCESSED BY