

What is the ATM/Visa® Check Card?



It's a free service from your Community Financial Credit Union that gives you new ways to use your checking account. The ATM/Visa® Check Card is

used just like a credit card, but it automatically deducts the purchase price from your checking account. With the card you can:

- Pay for goods and services wherever Visa is honored.
- Get cash from your account at ATMs and financial institutions around the world.

Accepted at over 12 million Visa® merchants worldwide

The ATM/Visa Check Card offers you more buying convenience than ever. You can use it to make purchases wherever you see the Visa logo.



purchases with my ATM/Visa Check Card?

Using the ATM/Visa Check Card is like writing a check, only it's more convenient. Simply present your ATM/Visa Check Card to the merchant, sign the receipt, and go! It saves time because you don't have to write a check or wait for check approval.

How Do I Get My ATM/Visa Check Card?

Simply complete and return the short application form. (All card privileges are subject to approval.)

Use it to Get Cash

Get up to \$405 per 24-hour period at any ATM displaying the CIRRUS®, STAR®, MEMBER ACCESS®, PLUS®, or THE EXCHANGE® logos. In addition, you can use the card to get cash from your account at any ATM or financial institution that displays the VISA® logo.



Overdraft Protection

If you have a checking account, you already have the overdraft privilege from your savings account. However, you may wish to apply for Line of Credit Overdraft Protection which allows the account to draw from an unsecured loan when needed. Request information by checking the appropriate box on the application form.

Important Usage Information For Purchases:

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). Purchases are limited to a maximum of \$1,005 per 24-hour period.

For ATM/PIN Use:

- Cardholders are allowed 12 free withdrawals per month using their PIN at the ATM. (Inquiries \$.50 each; We suggest using the Member *Connect* telephone teller or Internet Branching services for inquiries and transfers.)
- Your ATM and VISA point of sale (POS) use is limited to an aggregate total of \$1,005 per 24-hour period. (\$405 maximum for ATM and \$1,005 maximum for POS.)

Community Financial Credit Union ATM/Visa® Check Card APPLICATION

Name _____

Account Number _____

Address _____

Social Security Number ____ - ____ - ____

Home Phone _____ Work Phone _____

Joint Owner Name _____

Joint Social Security # ____ - ____ - ____

Member Signature _____ Date _____

Joint Owner Signature _____ Date _____

Please send an application for Line of Credit Overdraft Protection.

Please Note:

- ATM/Visa Check Card privileges are subject to approval.
- Your credit union reserves the right to collect from your other CU accounts or from you personally if your account has insufficient fund activity that may occur due to off-line computer status. The member is fully responsible for all purchases made with the ATM/Visa Check Card.

Apply Now for your
Community Financial Credit Union
ATM/VISA® Check Card



- Convenient



- Accepted
Worldwide



- Fast



- Unlimited
free use for
purchases!



Your Partner for a Strong Future

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Application
Life Simplify Your



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