A Members First VISA Check Card is used to access available funds to purchase goods, pay for services, and receive cash from participating merchants or ATM machines. The card will operate under the same conditions as noted in our “Important Information for Members” agreement provided when you opened your account except as follows:

1. A $5.00 fee will be imposed to reissue a lost or stolen card or to order a CreataCard.

2. Fund transfers and retrieval of balance information may NOT be available except at Members First CU ATMs.

3. Visa Check Cards bring a degree of risk to the credit union and will only be issued to members that have properly maintained their credit union account or show a reliable credit history (a credit report may be pulled).

4. Your check card balance available for withdrawal does not reflect your actual balance. Using this balance for withdrawal may result in fees charged to your account. Balance reported includes your Overdraft Protection Limit, all share balances on your account as well as shares on other accounts that have been set up to cover overdrafts on your account and any Line of Credit Loans on your account.

5. There is no monthly or maintenance fee on the Visa Check Card unless the Visa Check Card is used as a pin based transaction. If a pin number is entered for a purchase, there will be a $0.25 charge per transaction. If it is used as a credit based transaction (signature), there is no transaction fee.

I have been informed and agree to the fees and conditions as noted above and in the brochure Important Information for Members’ as they pertain to the issuance and use of the Members First VISA Check Card.

Do we have your contact information listed correctly?  YES  NO  (Please Circle One)

Member Signature: ______________________________ Date: __________________

For Employee Use Only:

Received by: __________________________ Ordered by: _________________________

Card Number(s): ________________________________________________________________

Was a fee charged?  YES  NO  (Please Circle One)
Step One:
Activate your debit card Once you receive your new card in the mail, call (800) 411-6390 or go online to www.activatemycards.com to begin using your card.

Step Two:
Select a new PIN (optional) If you would like to choose a new PIN instead of using the one you received, call our PIN by Phone service at (877) 746-6746.

Step Three:
Set up Verified by Visa (optional) Your debit card comes with additional security options for shopping Online. Go to www.m1st.org and click the Verified by Visa logo.

Step Four:
Decline Line Service Did your card get declined while shopping or at a restaurant? Out of the country and the ATM won’t give you your cash? Our 24-Hour Decline Assistance line can help. Call (888) 526-0404 in the US or (206) 352-4954 outside the US.

Step Five:
Has your card been lost or stolen? During business hours you can always call us at (361) 991-6178 for assistance. If it happens after hours, call the 24-Hour Lost/Stolen line.
At your ATM and VISA Check Card are multiple purpose cards. The available uses are:
1. Purchases from Merchants. You may use your card to make purchases from merchants just like you would use a credit card. However, the amount of your purchase will be deducted from your checking account instead of appearing on a credit card monthly statement as a charge purchase.
2. Cash Advances. You may use your card to obtain cash advances from participating institutions just like you would use a credit card. However, the amount of your cash advance will be deducted directly from your checking account instead of appearing on a monthly credit card statement.
3. Automatic Teller Machines. You may use your ATM or check card with your personal identification number (PIN) at automatic teller machines in participating networks in which Auburn University Federal Credit Union, Inc., is a member. (Available transactions are: Deposits and withdrawals from deposits, transfers from checking account, balances, inquiries, and payments.)
4. Purchases from Merchants through Point of Sale Terminals. At those merchants where purchases may be made through point of sale terminals, you may use your ATM or check card at these terminals with your personal identification number. The amount of your purchase will be deducted directly from your checking account.
5. Checking Overdraft from Shares. Overdrafts may be covered by deductions from your share account to your checking account.
6. Fees and Other Damages. Our charges for special handling of any of your accounts are described below. In some instances they result from your failure to carry out your side of the Agreement, such as not having enough money in your account to cover your checks. We are not giving up any right to charge fees or other amounts due to you, but as a matter of fairness due to the terms of this Agreement or other Agreements you have with us. The prevailing party has the right to attorney's fees as awarded by the courts in any law suit brought because of a breach of the terms of this Agreement and disclosure. We also have the right to extra damages whenever the law provides for them such as the exemplary damages provided as a penalty for writing bad checks. Use of your ATM card in devices not owned by Members First Credit Union may result in fees imposed by the owner of the ATM machine. Such fees will be disclosed to you at the time of the transaction.

SHARE DRAFT (REGULAR, 50 PLUS, STUDENT ADVANTAGE ACCOUNT)

- Minimum Balance None
- Per Check Charge None
- Monthly Service Charge None
- Annual Service Charge None
- Minimum to Open $500
- Charge for Standard Checks Varies
- VISA Check Card None
- Temporary Checks $2.00 (pack of 8)
- Cashier's Check $5.00
- Copy of Paid Check $3.00

FEES AND CHARGES

- NSF $25.00
- Return Deposit Items 2.00
- Stop Payment 25.00
- Domestic Wire-Out 15.00
- Foreign Wire-Out to 35.00 minimum
- Minimum to Open $500
- Account Service $5.00
- Overdraft as prescribed
- Cashier's Check $5.00
- Cashier's Cashier $5.00
- Copy of Paid Check $3.00
- Out 35.00 minimum
- Out 15.00
- Out 5.00 minimum
- Out 1.00 minimum

ATM & VISA Check Card Agreement
This is the general agreement covering your use of ATM or Check Card: If you have a joint account, both of you are bound by this agreement and each of you are responsible for payment of the entire amounts which may become due. This agreement applies only to the designated checking account or EFT Transaction Account in which you have an ownership share. Shareholders.
1. Authorization for Payment. When you use your check card or permit someone else to use it for a purchase or cash advance, you authorize us to deduct those amounts from your checking account.
2. Lost or Stolen Cards. NOTIFY US IMMEDIATELY if you believe your card is lost or stolen, or if you believe an unauthorized use of your card or personal identification number has occurred or may occur. FOR LOST OR STOLEN CARDS, IMMEDIATELY call the Credit Union at 800-242-3037. Evenings and weekends call 800-528-2273.

Liability Disclosure Tell us AT ONCE if you believe your ATM or VISA Check Card has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account plus your maximum overdraft line of credit.

POINf OF SALES TRANSACTIONS WITH YOUR SIGNATURE: If you believe your VISA Check Card has been lost or stolen, and you tell us within two business days after you learn of the loss or theft of your Check Card, your liability will be $0.00 provided we can prove that the loss or theft was the result of someone else's fraud.

Credit Union Transactions: Contact us immediately if you believe your card or PIN has been lost or stolen or in any way given to someone, or if you believe someone has used your card with or without your permission, you may be liable for damages. You could lose all the money in your account.

ATM TRANSACTIONS: Contact us immediately if you believe your card or PIN has been lost or stolen or in any way given to someone, or if you believe someone has used your card with or without your permission, you may be liable for damages. You could lose all the money in your account.

1. The Credit Union's failure to make an electronic transfer if that failure is due to your failure to follow instructions evidenced by your statement to use the system, or to use the system in a manner prescribed by the Credit Union.
2. The Credit Union's failure to make an electronic transfer if that failure is due to the circumstances referred to in paragraph (c).
3. The Credit Union's failure to make an electronic transfer if that failure is due to the circumstances referred to in paragraph (c).

6. Foreign Transactions. POS purchases and cash advances made in foreign currencies and foreign countries will be charged to you in U.S. dollars. The conversion rate to dollars will be at (1) the wholesale market rate or (2) the government rate at the time the transaction occurred, whichever is applicable, in effect one day prior to the processing rate, increased by 1%.
7. Account Information Disclosure. We will disclose information to third parties about your account under the following circumstances:
   (a) if necessary for completing transactions, or
   (b) in order to verify the existence and condition of your account for a third party, such as a credit bureau or organization that controls your account.
   (c) in order to comply with government agency or court orders, or
   (d) if required by law.

TRANSFER OF INFORMATION: Generally a Federal Agency must tell you if any records obtained from a financial institution are transferred to another Federal Agency.

Penalties: If a Federal agency or financial institution violates the financial privacy act, you may sue for damages or seek compliance with the law. If you win, you may be repaid your attorney's fees and costs. Cancellation: Either the Credit Union or card holder may terminate the agreement at any time by giving the other party, such as a credit bureau or merchant, or order to verify the existence and condition of your account for a third party.

Right to Receive Documentation. A receipt or sales slip will be provided to you for each transaction. This receipt shall, subject to verification of items deposited by you at an automatic teller machine, constitute prima facie proof of the transaction if evidenced by the receipt or sales slip. Your regular monthly checking account statement will identify and describe your ATM or VISA Check Card transactions.

9. No Stop Payment. Since Check Card transactions result in deductions from your checking account, there are no stop payment privileges.
10. Liability of Members First Credit Union. The Credit Union shall be liable to a card holder for losses it caused you by: (a) Accepting, acting on, or relying on an extension of credit evidenced by your statement to use the system, or to use the system in a manner prescribed by the Credit Union.

- (b) In ordinary course of business, the Credit Union was not intentional and resulted from a bona fide error even though it had procedures meant to prevent the error, the Credit Union shall be liable for actual damages.
11. No Cash Refunds from Merchants. If you are entitled to receive a refund from a merchant for a purchase made with your ATM or Check Card, you will not receive any refund. Instead, your ATM or Check Card will be used again by the merchant to make a credit to your checking account.
12. Refusal to Honor Card. We are not responsible for the refusal of anyone to honor your ATM or Check Card.
13. Copy Charges. We may charge you a reasonable charge for photocopies and reprints of your statement.
14. Waiver. If any part of this agreement would be unlawful, the rest of the agreement will stand and the unlawful provision will be deemed amended to conform to law.
15. Error Reporting. The Checking Policies as issued by us to apply to all your credit union transactions (including ATM and Check Card transactions) except as to those matters which are covered by this agreement.

ATHERM CHECK CARD TRANSACTIONS KEEP THIS NOTICE FOR FUTURE USE Telephone us at 361-991-M1ST (6178), or write, Members First Credit Union, P.O. Box 8590, Corpus Christi, Texas 78468, If you believe your access card has been lost or stolen and we can prove that we would have prevented any unauthorized use, you may not get back any money you lose after the 60 days, if we can prove that we would have stopped someone from taking the money.

3. All funds deposited at an ATM are subject to verification and will not be available

1. Tell us your name and account number.
2. Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe it is in error or why you need more information.
3. Tell us the dollar amount of the suspected error.
4. We require that you send us your complaint or question in writing within ten business days.

(a) LIABILITY DISCLOSURE POINT OF SALE TRANSACTIONS WITH YOUR SIGNATURE AND ERROR NOTICE NOT INITIATED WITHIN A STATE: We will tell you the results of our investigation within twenty business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we need that extra time, we will tell you why we need extra time and the date we expect to complete our investigation.

(b) LIABILITY DISCLOSURE ATM TRANSACTIONS: We will tell you the results of our investigation within twenty business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we need that extra time, we will tell you why we need extra time and the date we expect to complete our investigation.

1. If the Credit Union has reason to believe that you or someone else is using your ATM or Check Card without your permission, you may not get back any money you lose after the 60 days. If the automated teller machine where you are making the withdrawal does not operate properly in order to do this, we will provisionally re-credit your 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.
2. If you do not receive a copy of our investigation within ten business days, we may re-credit your account after you discover the error. If we decide that there was no error, we will notify you and you will have 90 days to initiate a claim for the amount you owe and the date it is due. If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must send you a written report of our investigation within ten days that states your complaint or question, and if we prevail in the investigation, we will send you a written explanation of the investigation and the result.