APPLICATION FOR VISA CHECK CARD OR ATM CARD

❑ **VISA CHECK CARD*** **OR** ❑ **ATM CARD** **MEMBER ACCOUNT NUMBER** _____

*(*Requires Liberty Savings Checking Account)*

NAME (First, Middle Initial, Last) _____

ADDRESS (with Apt. # if applicable) _____

CITY, ST ZIP _____

PHONES: HOME ( ) _____ MOBILE ( ) _____ WORK ( ) _____ ext

			–			–					M	M	D	D	Y	Y

SSAN/TAX ID NUMBER BIRTH DATE

SELECT PIN *(For ATM Cards Only. Check Card PIN's are System Assigned.)* *Must be 4 letters **or** 4 numbers - NO Q or Z* | | | | |

MOTHER'S MAIDEN NAME _____

Have you lived in New Jersey for the last 5 years? ❑YES ❑NO If NO, what other states? _____

I acknowledge that I have received the VISA Check/ATM Disclosure & Agreement and that I have read, understand & agree to be legally bound by the terms & conditions of such Agreement. I also acknowledge receipt of the disclosure statement informing me of my rights under the Electronic Funds Transfer Act.

APPLICANT'S SIGNATURE _____ DATE _____

DISCLOSURE STATEMENT AND AGREEMENT

The purpose of this Disclosure Statement is to inform you of certain rights which you have under the Electronic Funds Transfer Act. The words "you" and "yours" mean those who accept the Agreement by applying and/or using the ATM or Visa Check Card. The words "we", "us", and "our" mean Liberty Savings Federal Credit Union. The word "account" means your savings or checking account, and the word "card" means the ATM, Visa Check Card or other device authorized by Liberty Savings Federal Credit Union from time to time for use in Electronic Fund Transfers (EFT).

In consideration of Liberty Savings Federal Credit Union issuing to you an ATM Convenience Card or a Visa Check Card you hereby agree to be legally bound by the following terms and conditions.
To Contact Liberty Savings Federal Credit Union. If you have a question, or believe your card or your Personal Identification Number (PIN) has been lost or stolen, or that an unauthorized transfer or purchase from any of your accounts has occurred, please contact us immediately at: 666 Newark Avenue, Jersey City New Jersey 07306, business hours: 201-659-3900, at all other times: 800-523-4175. A new card may be issued to you at that time and a hold placed on your old card. After such time, if you find your old card, you must return the old card to us. If you attempt to use your old card it will be captured and retained by the ATM or merchant. Our business days are Monday through Friday; however, holidays are not included as business days.

Personal Identification Number (PIN). You may have the option to choose your own Personal Identification Number (PIN) at the time you apply for a card. You understand that an Automated Teller Machine (ATM) can and will perform many of the same functions as a human teller. You understand that some merchants that accept your card at an electronic terminal may require the use of your PIN. You acknowledge that the PIN, which you use with the ATM or merchant is your signature, identifies the bearer of the card to the ATM or merchant, and authenticates and validates the directions given just as your actual signature and other proof identifies you, and authenticates and validates your directions to a human teller. You acknowledge that your PIN is an identification code that is personal and confidential and that the use of your PIN is a security method by which we are helping you to maintain the security of your account(s). Therefore, you agree to take all reasonable precautions that no one else learns your PIN. For your protection, you should keep your PIN secret and not write it anywhere on your card. YOU AGREE THAT IF YOU GIVE YOUR PIN TO SOMEONE ELSE TO USE, YOU ARE AUTHORIZING THEM TO ACT ON YOUR BEHALF AND WILL BE RESPONSIBLE FOR ANY USE OF THE CARD BY THEM. Upon receipt of your card, you must sign your name in the signature panel on the back of the card. We must be notified immediately if you believe your card is lost or stolen, or if a transfer of funds has been made without your permission.
Automated Teller Machine (ATM) Card Services. When you establish a Liberty Savings Federal Credit Union savings account you are eligible to apply for our ATM Convenience Card. You will be responsible for any fees incurred as a result of using your card. You may use your Convenience Card with your Personal Identification Number (PIN) at ATM's worldwide authorized to accept the card, to conduct any of the following transactions for each of the accounts you have requested to be accessed by your Convenience Card:
a) Withdraw cash from your savings or checking account(s).
b) Deposit cash, checks or drafts to your savings or checking account(s).
c) Transfer funds between your savings or checking account(s).
d) Obtain the available balance(s) from your savings or checking account(s).
e) Make a cash advance from your credit or loan account.
You may use the Convenience Card with your PIN at any retail establishment (Merchant) where your ATM card is accepted to purchase goods and services and/or to obtain cash where permitted by the Merchant (Purchase). The amount of all such purchases (including any cash obtained, if permitted) will be deducted from your selected account. When you make a Purchase using the Convenience Card you will be requesting us to withdraw funds from your selected account in the amount of the Purchase and directing us to pay these funds to such Merchant. You will be responsible for any fees incurred as a result of using your card.

Visa Check Card Services. When you establish a Liberty Savings Federal Credit Union checking account you are eligible to apply for our Visa Check Card. You will be responsible for any fees incurred as a result of using your card. You may use the Visa Check Card with your PIN at ATMs worldwide authorized to accept the card, to conduct any of the following transactions for each of the accounts you have requested to be accessed by your Visa Check Card:
a) Withdraw cash from your savings or checking account(s).
b) Deposit cash, checks or drafts to your savings or checking account(s).
c) Transfer funds between your savings or checking account(s).
d) Obtain the available balance(s) from your savings or checking account(s).
e) Make a cash advance from your credit or loan account.
You also have additional flexibility to use your Visa Check Card to pay for and/or obtain goods and services at any Visa merchant. When you do so, the Visa Check Card works like a check and the purchase is deducted from your checking account. The Visa Check Card also provides you with Point Of Sale (POS) access, allowing you to make purchases at any location that offers Visa Point Of Sale capabilities. These purchases will be deducted from your checking account. You will be responsible for any fees incurred as a result of using your card.

We wish to inform you that some ATMs may only provide access to the accounts you have designated as your primary checking, savings, credit or loan account. NOT ALL ATMS MAY ACCEPT DEPOSITS. THERE MAY ALSO BE LIMITS ON THE AMOUNT OF FUNDS WHICH YOU MAY DEPOSIT OR WITHDRAW AT CERTAIN ATMS.

Other ATM Network Access. From time to time we may make arrangements with other ATM networks to grant access to your card. We shall inform you when such arrangements are made and describe the services, which are made available to you and the charges for those services at that time.

Limitations on the Use of Your Card. You may use the Convenience Card to withdraw up to $405.00 each business day at ATMs authorized to accept the card and up to $500.00 each business day at merchant locations for a total daily limit of $905.00. You may use the Visa Check Card to withdraw up to $505.00 each business day at ATMs authorized to accept the card and up to $1,000.00 each business day at merchant locations for a total daily limit of $1,505.00. Business days begin and end at 3:00 pm. Weekends including holidays are considered "one business day". There are also certain limitations on the frequency of use of the card each business day. These limitations are imposed for security purposes. However, these limitations are not revealed for security reasons. You will be denied the use of the card if you exceed these limits, or do not have adequate funds available in your account, or you do not enter the correct PIN. The receipt provided by the ATM will notify you of the denial. There is a limit on the number of such denials permitted. Attempts to exceed the limits will result in the retention of your card. The number of attempts that result in retention is not revealed for security reasons.

Liberty Savings Federal Credit Union transactions are "on-line" transactions, which means that each time you use your card, the terminal or merchant will verify that the funds are available in your account at that time. If a terminal or merchant you use is "off-line" because of mechanical failure or malfunction or other circumstances beyond control, the daily default limit will apply. All deposits accepted are based on Liberty Savings Federal Credit Union's Funds Availability Policy and are subject to collection.

Charges for Transactions. We reserve the right to change our fee schedule from time to time and to charge your account in accordance with the fee schedule that will be provided to you at least twenty-one (21) days prior to assessment or change in assessment. You agree to pay the charges and/or transaction fees which are charged by us for these services or for services which may later be offered as such fees or charges may be imposed or changed from time to time. There is no initial charge for receiving your card, and there is no annual fee. Please review the following schedule of fees you must pay in connection with the use of your card:

a)	Lost, stolen, or replacement card	$5.00
b)	Repining of card	$5.00
c)	PIN mailer	$2.00
d)	Additional card (ATM only)	$5.00
e)	Overdraft fee	$25.00
f)	Involuntary revocation fee	$25.00
g)	Card delivered to credit union	$15.00

(CONTINUED ON BACK)

Financial Institution Use Only					
	Customer Number	4 7 2 3 5 4			
	Customer Name	5 8 2 3 8 2			
	DATE	VERIFIED BY	CHEX SYSTEMS	ISSUE ☐ REGULAR CARD ☐ PREMIUM CARD	SPECIAL HANDLING ☐ FULL CARD ☐ DEMO CARD
	REMARKS				

Detach and return this portion to the credit union.

Foreign Transactions. All foreign transactions are subject to a 1% increase that you are responsible for.

Deposit (and Payment) Information. You may not deposit any foreign currency. You may deliver cash, checks and other items at most ATMs for transmission to us for deposit and/or payments to your account(s). However, not all ATMs will accept your deposit(s), and that funds from your deposit(s) may not be available for immediate withdrawal. All deposits accepted are based on Liberty Savings Federal Credit Union's Funds Availability Policy and are subject to collection. If the amount of funds contained in your deposit envelope differs from the amount you have indicated to the ATM, we will adjust your account(s) to reflect the amount we have received, charge your account with the appropriate deposit discrepancy fee, and advise you of any difference. You agree that if you make deposits and/or payments to your account(s) and we make funds available to you from such deposits prior to their collection, you agree that we may deduct the amounts of such funds from your account(s) that are not collected, or, if the funds in your account are insufficient at such time, you will promptly pay to us any amount of such funds which are not collected.

Record of Transaction. You will receive a printed receipt for each ATM or purchase transaction you make at the time of the transaction. You will receive a monthly statement showing the status of your account(s), transactions made during the past month, and any charges that we may impose for such services or transactions.

Liability for Unauthorized Transfers. CONTACT US IMMEDIATELY if you believe your card(s) or PIN have been lost or stolen. Telephoning us is the best way of keeping your loses to a minimum. You could lose all your money in the account(s) if you take no action to notify us of the loss of your card or PIN. If you notify us of the loss, your liability will be as follows:
a) If you contact us within two business days of the loss or discovery of the loss, you can lose no more than $50.00, if someone used your card and/or PIN without your permission.
b) If someone used your card and/or PIN without your permission, you could lose as much as $500.00 if you do NOT contact us within two business days after you learn of the loss of your card and we can prove that we could have prevented the financial loss if you had contacted us.
c) Also, if your monthly statement shows transfers or purchases that you did not make or authorize anyone else to make, and you do not contact us within 60 days after the statement was mailed to you, you may not get back any money lost after the 60 days, if we can prove that your contacting us would have prevented those losses.

In Case of Errors or Questions About Your Transactions. If you think your statement or receipt is wrong or you need more information about a transaction on your statement or receipt, telephone us at (201) 659-3900, or write to us on a separate sheet of paper, not your statement, at: Liberty Savings Federal Credit Union, 666 Newark Avenue, Jersey City, New Jersey, 07306. Contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your billing rights. You must provide us with the following:
a) Tell us your name, account number and card number.
b) Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information; and
c) Tell us the dollar amount of the suspected error.
If you tell us orally, we will require that you send us your complaint or question in writing within 10 business days. We will tell you the results of our investigation within 10 business days for ATM transactions or 20 business days for purchase transactions after we hear from you and we will correct any error promptly. If we need more time, however, we may take up to 45 days for ATM transactions and up to 90 days for purchase transactions to investigate your complaint or question. If we decide to do this, we will re-credit your account within 10 business days for the amount you think is an error, so that you will have use of the money during the time it takes for us to complete our investigation. If we do not receive your complaint or question in writing with 10 business days, we may not re-credit your account. If we decide there is no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation. If we credit your account with funds while investigating an error, you must repay those funds to us if we conclude no error has occurred.

Disclosure of Account Information. We will disclose information about your account or the transactions you make to third parties:
a) Where it is necessary to complete transactions.
b) To verify the existence and standing of your account with us upon the request of a third party, such as a credit bureau or merchant.
c) To comply with government agency or court orders.
d) In accordance with your written permission.
e) In order to comply with government or administrative agency summonses, subpoenas or orders, or court orders.
f) On receipt of certification from a federal agency or department that a request for information is in compliance with the Right to Financial Privacy Act of 1978.

Our Liability for Failure to Complete an Electronic Fund Transfer Transaction. If we fail to complete a transaction on time or in the correct amount, when properly instructed by you, we will be liable for damages caused by our failure unless;
a) There are insufficient funds in your account to complete the transaction through no fault of ours.
b) The funds in your account are uncollected.
c) The funds in your account are subject to legal process.
d) The transaction you request would exceed the funds in your account plus any available overdraft credit.
e) The ATM has insufficient cash to complete the transaction.
f) The card has been reported lost or stolen and you are using the reported card.
g) We have a reason to believe that the transaction requested is unauthorized.
h) The failure is due to an equipment breakdown, which you knew about when you started the transaction at the ATM or merchant terminal.
i) The failure was caused by an act of God, fire or other catastrophe, or by an electrical or computer failure, or by another cause beyond control.
j) You attempt to complete a transaction at an ineligible ATM or merchant terminal which is not a permissible transaction listed above, you used the wrong PIN, or you used an ATM/POS in the incorrect manner.
k) The transaction would exceed security limitations on the use of your card.
In any case, we shall only be liable for actual proven damages if the failure to make the transaction resulted from a bona fide error despite our procedures to avoid such errors.

Liability. If the card is issued for a joint account you agree to be jointly and severally liable under the terms of this Agreement and the agreement for such account.

Amendment of this Agreement and Disclosure Statement. You agree that from time to time we may amend or change the terms of this agreement including amendments or changes to add further ATM or check card services, or to amend or change the charges for these services. We may do so by notifying you in writing to your last known address on our records of such amendments or changes and you use of the card after the effective date of any such amendment or changes shall constitute your acceptance of and agreement to such amendment or change.

Ownership. You agree that the card is the property of Liberty Savings Federal Credit Union and you will surrender it upon request. You agree that the card is non-transferable.

Disclosures. You hereby acknowledge receipt of the disclosure statement informing you of your rights under the Electronic Fund Transfer Act and a copy of this agreement.

Inactive accounts and/or cards may be purged without notification. Either the cardholder or the credit union has the right to terminate card privileges at any time.

Enforcement. In the event the Credit Union brings a lawsuit or other legal action to enforce the terms and provisions of this Agreement or collects amounts owing as a result of any transactions, the Credit Union shall be entitled to reasonable attorney's fees and costs.

LIBERTY SAVINGS
★Federal Credit Union★
666 Newark Avenue, Jersey City, NJ 07306
1590 JFK Boulevard, Jersey City, NJ 07305 Call: 201-659-3900 www.LSFCU.org