

SUMMIT RIDGE CREDIT UNION

3485 NE Ralph Powell Rd., Lee's Summit, MO. 64064
Phone: 816-272-6160 Fax: 816-272-6266 Website: mysrcu.com

Debit Card Agreement

The SUMMIT RIDGE CREDIT UNION Debit Card program allows qualified members to make purchases with funds in their checking account using their SUMMIT RIDGE CREDIT UNION MasterCard Debit Card (Debit Card) for payment instead of writing a check. This new service allows members to make purchases anywhere in the world where a *PULSE®*, *CO-OP®*, *Plus®*, *Cirrus®*, *Maestro* or *Mastercard®* logo is displayed.

Issuance of Card: A Debit Card will be mailed to the member's address of record at the Credit Union. MasterCard Debit Cards (Debit Cards) are issued to members who currently have an active Debit Card **and** a checking account. Personal Identification Number (PIN) for transactions will be issued and mailed separately.

Use of The Card: The MasterCard Debit Card (Debit Card) may be used without the PIN to purchase goods or services at places that accept Visa® (these are Point-Of-Sales or POS transactions). Just like your old ATM Card you can withdraw cash or make transfers at ATM's. *CO-OP ATM's are surcharge free*. Purchases made using your PIN or the use of ATM's not belonging to SUMMIT RIDGE CREDIT UNION Debit card program will continue to be charged a fee. *You can avoid a fee by making all purchases with the MasterCard Debit Card (Debit Card) using your signature instead of your PIN*. Regardless if you use your Card as a debit or credit, the charge for the sale will be deducted from your account.

The Debit Card may also be used to order goods or services by mail or telephone from places that accept MasterCard®. Use of the Card, the Account number on the Card, the PIN, or any combination of the three for payments, purchases, or to obtain cash from any merchant, is an "order" for the withdrawal from your **checking** account for the amount of the transaction. Any future changes to your account(s) may affect your use of the card.

Overdrafts: If a Debit Card transaction exceeds the balance in your checking account, SUMMIT RIDGE CREDIT UNION will transfer funds from your Savings Account to cover the item. If you exceed six total transfers (to third parties) in a month, there will be a transfer fee charged. If funds are not available to cover the item and you qualify for Overdraft Transfer Protection the item will be paid and may include a fee as outlined in the policy. If you do not qualify for Overdraft Transfer Protection or have exceeded the maximum coverage the unpaid items will be returned or denied and you will be charged a Not Sufficient Funds (NSF) fee.

The Credit Union may charge Debit Card transactions to the account in any order it determines. If the account balance is insufficient to cover the transaction, SUMMIT RIDGE CREDIT UNION may choose to honor the Card transaction and dishonor checks presented for payment.

Business Days: Business days for the Credit Union are Monday through Friday, excluding legal holidays.

Returns: Merchants and others who honor the Debit Card may give credit for returns or adjustments. The Merchant will initiate a credit to SUMMIT RIDGE CREDIT UNION and to your account.

Liability For Unauthorized Transactions:

You are responsible for all your transactions or transactions that you authorize another person to make with the Debit Card. If your Checking Account is a joint account, all transactions involving the Account are binding on all Account holders.

You are required to tell the SUMMIT RIDGE CREDIT UNION "At Once" if you believe your Debit Card or PIN have been lost or stolen. If you fail to notify the Credit Union within **60 days** of receiving your statement you may not receive a credit for money lost if SUMMIT RIDGE CREDIT UNION proves that the loss could have been prevented if you had notified SUMMIT RIDGE CREDIT UNION in a timely manner. A police report will be required.

Rules Of The Account: All transactions covered by the Agreement are also subject to all rules and agreements that govern the Transaction Account being debited or credited in connection with a transaction, except as modified by this Agreement.

Foreign Transactions: Transactions that you initiate in foreign countries and foreign currencies will be charged to your account in US dollars. The conversion rate to dollars will be made in accordance with the operating regulations for international transactions established by Visa, the facilitator of such transactions. Fees for transactions done out of the United States may apply.

Effect Of Agreement: Even though the sales, cash advance, or other slips that you may sign or receive when using the Debit Card may contain different terms, the term of the Debit Card Agreement is the sole Agreement that applies to all transactions.

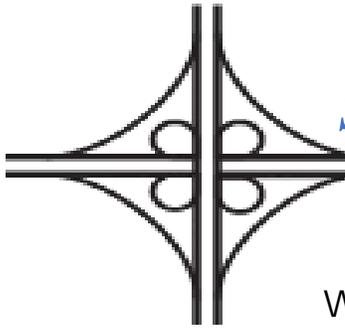
Additional Benefits/Card Enhancements: SUMMIT RIDGE CREDIT UNION may from time to time offer additional services at no additional cost and others may involve a specified fee. SUMMIT RIDGE CREDIT UNION is not obligated to offer such services and may withdraw or change them at any time.

Change In Terms: SUMMIT RIDGE CREDIT UNION may amend the Debit Card Agreement from time to time by giving you written notice. If any change results in greater cost or liability to you or decreases access to your account, you will be given at least twenty-one (21) days prior notice of the change.

Termination Of Account: The Credit Union reserves the right to cancel your Card at any time without notice. You may also cancel your Card at any time. The Card remains the property of SUMMIT RIDGE CREDIT UNION.

Notices: Notices will be mailed to your most recent address given to SUMMIT RIDGE CREDIT UNION. Notice sent to any joint account owner will be considered notice to all.

General: To the extent permitted by law, you agree to pay reasonable cost, including attorneys' fees in the event SUMMIT RIDGE CREDIT UNION sues to enforce the Debit Card Agreement. The Agreement is binding upon heirs, personal representatives, and successors and if more than one, jointly and severally.



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WELCOME TO OUR DEBIT CARD PROGRAM!!

CO-OP ATM locations are available at www.co-opnetwork.org.

CO-OP ATMs are free...but other ATMs will impose a fee.

For after hours, lost or stolen cards, call the number on the back of your card (1-800-791-2525)

MasterCard Debit Card limit is \$500.00 per day at the ATM and \$1,000.00 for purchases per day.

Account Number _____

MasterCard Debit Card, Share/Savings & Draft/Checking Account Access at ATM's.

_____	_____	_____	_____
Last Name	First Name	MI	Social Security Number
_____	_____	_____	_____
Street/Mailing Address	City	State	Zip Code
_____	_____		
Home Phone	Work Phone		

If you want a second card, the account must be a joint account.

_____	_____	_____
Last Name	First Name	MI
_____	_____	
Relationship	Social Security Number	

If a MasterCard Debit Card is issued, the undersigned applicants, by signing or using the Card agree to be bound by the terms of the Card agreement and disclosure which has been furnished. I (we) agree to surrender the card (s) upon demand and authorize the credit union to obtain credit reports in connection with this application and for any update or renewal of the card (s).

Signature _____ Date _____

Signature _____ Date _____

For Credit Union Use Only:

Entered by: _____ Date: _____