

Complete this application to receive you New Master Debit Chip Card or ATM Card

I wish to apply for a Master Debit Chip Card. (must have an open/active checking account to apply for a debit card)

I wish to apply for an ATM Card. This is a Joint Owner card order request.

If not approved for a Master Debit Chip Card, do you agree to accept the card you qualify for? Yes or No

The address on this application is: my primary address a secondary address an address change

Primary Member Information (Please Print)

Member Name _____ Account Number _____

Address _____ City _____

State _____ Zip Code _____ SSN _____

Date of Birth _____ Driver's License # _____

Daytime Phone () _____ Email _____

Joint Member Information (Please Print)

Member Name _____ Account Number _____

Address _____ City _____

State _____ Zip Code _____ SSN _____

Date of Birth _____ Driver's License # _____

Daytime Phone () _____ Email _____

I/we understand that a decision to grant this request for a Master Debit Chip Card or ATM Card will be based on information provided in this application and a report from an established credit-reporting agency. If a Master Debit Chip Card(s) is/are issued. I/we, the undersigned applicant(s), by signing/using the Master Debit Chip Card(s) or ATM ("card") agree that I/we will be bound by the terms of the Master Debit Chip Card & ATM Card agreement and disclosure which will be provided to me/us. I/we understand that the results will be made available to me/us in accordance with terms of the Fair Credit Reporting Act and Equal Credit Opportunity Act.

X _____
Applicant Signature _____ Date _____

X _____
Signature of Joint Member _____ Date _____

FOR CREDIT UNION USE ONLY

TeleCheck # _____ Daily Limit \$ _____ Approved By _____

Teller # _____ Signature _____ Date _____

The Master Debit Chip Card & ATM Card agreement & disclosure and Electronic Funds Availability Disclosure was...(check one)

Given to our Member(s) on Date _____ Mailed to our Member(s) on Date _____

Enclosed/sent to the Detroit Branch on Date _____

MASTER DEBIT & ATM DISCLOSURE

The purpose of this disclosure is to inform you of certain rights which you have under the Electronic Funds Transfer Act.

Master Debit Chip Card/ATM Card Services

You may use your Master Debit Chip Card or Automated Teller Machine (ATM) Card with your Personal Identification Number (PIN) at ATM and retail establishments ("Merchant") locations nationwide and internationally that display the network service emblem (i.e., Master-card, Cirrus and Accel) and accept the MasterCard Debit/ATM Card to conduct any of the following transactions for each of the accounts you have requested to be accessed by your Master Debit Chip Card/ATM Card:

- a) Withdraw cash from share (savings) and/or draft (checking) account(s);
- b) Deposit cash, drafts (checks) to your share and/or draft (checking) account(s);
- c) Transfer funds between your draft (checking) and/or share (savings) account(s);
- d) Obtain the available balance(s) in your draft (checking) and/or share (savings) account(s); and
- e) Purchase goods and services and/or obtain cash where permitted by the Merchant.

Please be informed that some ATM and Merchant locations may only provide access to the account you have designated as your primary transaction account. Not all ATM locations accept deposits. There may also be limits on the amount of funds in which you may deposit at certain ATM locations.

Card Limitations

A. Master Debit Chip Card Limitations- You may use the Master Debit Chip Card to withdraw from available funds in your draft (checking) and/or share (savings) account(s) at ATM locations and make purchases at Merchant locations from available funds in your draft (checking) account. Our day for withdrawal limits at ATM locations starts at 12 midnight est. each business day and ends at 12 midnight est. the next business day. Our day to make purchases at Merchant locations transaction limits starts at midnight each calendar day. There are also certain limitations on the frequency of use and withdraw/purchase dollar amount of the Debit Card each day. These limitations are imposed and not revealed for security reasons.

B. You will be denied the use of the MasterCard Debit/ATM Card if you:

- a) Exceed the daily withdrawal or purchase limit;
- b) Do not have adequate funds available in your account;
- c) Do not enter the correct PIN; or
- d) Exceed the frequency of usage limitation.
- e) If your account is in any form of delinquency.
- f) If a court has issued a judgment against you and we have been ordered to freeze your account(s).

The receipt provided by the ATM or Merchant will notify you of the denial(s). There is a limit on the number of such denials permitted. Attempts to exceed the limit may result in retention of your Master Debit Chip Card/ATM Card. The number of attempts that result in machine retention of your Master Debit Chip Card/ATM Card is not revealed for security reasons. Retained (captured) cards may not be returned to you by the ATM Owner/Financial Institution but according to captured card policies discarded (destroyed) for security reasons.

Record of Transactions

You will receive a printed transaction receipt at each ATM and Merchant location. Also, you will receive a monthly or quarterly statement showing the status of your account(s), transactions made during the past month, and any charges we may impose for such services or transactions.

Deposit, Payment and Funds Availability

Deposits and payments made at ATM locations are posted to your account according to the rules and regulations of those accounts and our funds availability policies which are contained in our disclosure statement required under the Expedited Funds Availability Act (EFAA), a copy of which has been provided to you or is available upon request. You may not deposit any foreign currency. All items presented at ABD Federal Credit Union ATM is removed before 10:00 AM est. each business day. Our business hours are Monday through Friday, excluding legal holidays.

ABD Federal Credit Union reserves the right to verify the items so deposited before such funds are made available to you; however, the availability of your deposit depends on the type of account in which you deposit your funds, the type of deposit and whether the ATM is operated by ABD Federal Credit Union or another financial institution. Consult the rules and regulations of the particular account to which you are depositing your funds and our Funds Availability Disclosure for more information about when your deposited funds will be available for withdrawal. You may deliver cash or checks at most ATM locations for transmission to use for deposit to your account(s). However, some ATM locations may not accept such items for deposit and other ATM locations may limit the amount of funds you deliver for transmission to us for deposit to your account(s). Loan payments will only be accepted through the night drop box at the Main Branch ATM location in Warren. If the dollar amount on the items presented differs from the amount you have indicated to the ATM, we will adjust your account(s) to reflect the amount we have received and advise you of any difference.

Our Liability for Failure to Make an Electronic Fund Transfer

If we do not complete a transaction on time or in the correct amount, according to our agreement with you, we will be liable for losses or damages caused by our failure unless:

- (a) You do not have enough money in your account to make the transfer through no fault of ours;

- (b) The transaction you request would exceed the available funds in your account and any overdraft credit;
- (c) The ATM has insufficient cash to dispense and complete the transaction;
- (d) The ATM or processing system was not working properly and you knew about the breakdown before you started the transaction;
- (e) Circumstances beyond our control (such as fire, flood, electrical power outage, and computer failure) prevent the transaction from completing;
- (f) Your account funds are subject to legal process or other encumbrance restricting the transaction;
- (g) We have reason to believe the transaction requested is unauthorized;
- (h) You attempt to perform a transaction that is not a permissible transaction;
- (i) The transaction would exceed security limitations on the use of your Master Debit Chip Card/ATM Card;
- (j) Your PIN is reported lost or stolen; or
- (k) We are holding uncollected funds in your account and the transfer would require the use of those funds.
In any case, we shall only be liable for actual proven damages if the failure to make the transaction resulted from a bonafide error despite our procedures to avoid such errors.

Liability for Unauthorized Transactions

Contacting us as soon as possible minimizes your losses if you suspect your Master Debit Chip Card/ATM Card and PIN has been lost or stolen. You could lose your money if no action is taken within two (2) business days of the loss or your discovery of the loss, you can lose no more than \$50 if someone used your MasterCard Debit/ATM Card without your permission. If you do NOT contact us within two (2) business days of the loss or your discovery of the loss, you can lose as much as \$500 if someone used your MasterCard Debit/ATM Card without your permission and we can prove that the loss could have been prevented if you had contacted us earlier. Also, if your monthly statement shows transactions or purchases that you did not make and you do not contact us within sixty (60) days after the statement was mailed to you, you may not get back any money lost after the 60 days should we prove that contacting us earlier would have prevented those losses. If extenuating circumstances kept you from informing us of the loss or theft, we will reasonably extend the time periods. Call or write us as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transaction listed on your statement or receipt. We must hear from you no later than sixty (60) days after we sent you the first statement on which the problem or error appeared. See, Report A Lost/Stolen Master Debit Chip Card.

You must provide:

- (a) Your name, account number and Master Debit Chip Card or ATM Card number;
- (b) A description of the suspect error or the transaction you are unsure of with an explanation of why you believe it is an error or why you need more information; and
- (c) The dollar amount of the suspected error.

If you report a suspect error or question a transaction by telephone, we may require you to send us your complaint or question in writing within ten (10) business days. Our business days are Monday through Friday, excluding legal holidays. After we receive your complaint or inquiry, we will tell you the results of our investigation within ten (10) business days or twenty (20) days for purchase transactions that were made outside of the United States of America. Any corrections or explanations will be made promptly. If we should need more time, we may take up to forty-five (45) days for ATM transactions or ninety (90) days for purchase or international transactions to investigate your complaint or question. If we decide to extend the investigation time, we will credit your account within ten (10) days for ATM transactions or twenty (20) days if it is a purchase or international transactions for the amount you believe is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we do not receive the requested complaint or question in writing within ten (10) business days, we may not credit your account. If we decide that there is no error, we will send you a written explanation within three (3) business days after we finish our investigation. If we credited your account with funds while investigating a suspect error, you must repay those funds to us if we conclude no error has occurred.

Report A Lost/Stolen Master Debit Chip Card

To report a lost or stolen Master Debit Chip Card or if an unauthorized transaction has been detected, please call 1-800-472-3272.

Report A Lost/Stolen Master Debit Chip Card

To report a lost, stolen or an unauthorized transaction on an ATM Card, please call 1-586-751-4400 and select prompt 4 to speak to the Card Department.

Account Information

We will disclose account information 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;
- (c) In order to comply with government agency rules, court orders or other applicable law;
- (d) To our employees, service providers, auditors, collection agents or attorneys in accordance with their duties; or
- (e) If you give written permission.

Applicable Laws and Regulations

Master Debit Chip Card/ATM Card services are provided in accordance with Federal and state laws and regulations.

Fees and Charges

Refer to the ABD Federal Credit Union fee schedule for applicable fees and charges.