



Travis County Credit Union  
 512-477-2641  
 tccu.net

ATM / Debit Card  
 Application

To apply for a TCCU MasterCard Debit Card, you must have a TCCU checking account. Each applicant must complete a separate application. All purchases made with the Card will be deducted from your primary checking account.

Account Number \_\_\_\_\_

First Name \_\_\_\_\_ Last name \_\_\_\_\_ Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_\_ Mother's Maiden Name \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ ST \_\_\_\_\_ Zip \_\_\_\_\_ Years at Address \_\_\_\_\_ Home Phone \_\_\_\_\_

Previous Address (if less than 2 years) \_\_\_\_\_ City \_\_\_\_\_ ST \_\_\_\_\_ Zip \_\_\_\_\_ Years at Address \_\_\_\_\_

Present Employer or Business (if retired, list former) \_\_\_\_\_ Years at Business \_\_\_\_\_ Work Phone \_\_\_\_\_ Gross Monthly Income \_\_\_\_\_

Source of Other Monthly Income \_\_\_\_\_ Gross Monthly Amount \_\_\_\_\_

By signing below I am applying for a TCCU MasterCard Debit Card. This information is true and complete. I understand this is not a credit card and that the dollar amount of the purchases made with this card will be deducted from my primary TCCU checking account only. I authorize TCCU to verify the information provided above and to request a credit report if necessary. The TCCU ATM / Debit Card is available for qualified members only. I agree to be bound by the terms and conditions covered in the appropriate Disclosure Statement and Cardholder Agreement. I understand that Travis County Credit Union may access service charges for the use of the Card. I understand if my checking account becomes overdrawn due to use of the Card, an overdraft fee may be charged.

**Note:** Effective April 1, 2005, MasterCard will assess a 1.0% fee for foreign transactions.

**Indemnification Agreement:** I agree to reimburse the credit union for any losses incurred as a result of the use of this MasterCard Debit Card in an illegal manner or for illegal transactions.

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

Primary Member Signature (if applicable) \_\_\_\_\_ Date \_\_\_\_\_

Travis County Credit Union Employee Use Only

Signatures Verified By \_\_\_\_\_ Date \_\_\_\_\_ Date Last Address Change \_\_\_\_\_ Approved By \_\_\_\_\_ Date \_\_\_\_\_

Processed By \_\_\_\_\_ Date \_\_\_\_\_ Card Number \_\_\_\_\_ PBF Entry on System \_\_\_\_\_

➤ **What You Need to Know About Overdraft and Overdraft Fees**

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We offer one or more overdraft protection plans, such as a line of credit or link to another account, which may be less expensive than our standard overdraft practices. Ask us about these plans.

➤ **What are the standard overdraft practices that come with my account?**

We may authorize and pay overdrafts for the following types of transactions:

1. Checks and other transactions using your checking account number
2. ACH transactions

Beginning July 1, 2010, for new accounts, and beginning August 15, 2010, for accounts opened before July 1, 2010, we do not authorize and pay overdrafts for the following types of transactions unless you ask us.

1. ATM transactions
2. Everyday Debit Card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

➤ **What fees will I be charged if the Credit Union pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of \$27.00 each time we pay an overdraft.

**If you have previously opted in to our overdraft service for ATM and Debit Card transactions, you may opt out at any time using the same method. You may opt in or out at any time.**

**If you want to authorize us to pay overdrafts on your ATM and Debit Card transactions, complete the form below and return it to one of our offices.**

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 I do not want Travis County Credit Union to authorize and pay overdrafts on my ATM and everyday Debit Card transactions.

I want Travis County Credit Union to authorize and pay overdrafts on my ATM and everyday Debit Card transactions.

Date: \_\_\_\_\_ Member Number: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Signature: \_\_\_\_\_

## Cardholder Agreement

1. TCCU may refuse any request to issue an ATM / Debit Card without cause or notice.
2. You agree that, upon receipt of your card, that you shall promptly sign the signature panel in ink.
3. You understand that, shortly after your receipt of the Card, you will receive a Personal Identification Number (PIN) that is automatically assigned. You agree that you will not share this PIN with anyone other than a joint owner on your account. You agree that you will not record the PIN on the card itself.
4. Authorization – You authorize us to charge your designated account(s) for money disbursed and to credit your designated account(s) for deposits received in connection with transfers involving use of the Card, along with any applicable fees as outlined in the current *Rate & Fee Schedule*.
5. Use of Card – Your card is not transferable and remains the property of TCCU. You agree to return the card to us immediately upon our demand. TCCU can revoke or terminate your card without cause or notice. You may not authorize others to use the card(s).
6. Card Restrictions – Point of Sale (POS) transactions are limited to \$1,000.00 per processing day. Cash withdrawals from ATMs are limited to \$300.00 per processing day. You understand that the credit union may establish different limits for a cardholder, but never to exceed these stated amounts.
7. Maintenance of Accounts – As long as this Cardholder Agreement remains in effect, you agree to maintain at least one of your designated accounts. Should all of your designated accounts be closed, your card privileges will be cancelled and we may retain your card if you attempt to use it.
8. Replacement of Lost or Stolen Cards – If your card is lost or stolen, and you request that we reissue a replacement card to you, you agree to pay a replacement fee for such replacement card, and you agree that we may debit your account for this fee. See our *Rate & Fee Schedule* for any related fees.
9. Amendments to Cardholder Agreement – We may amend this agreement at any time. We will provide you with written notice at least 30 days before the amendment becomes effective if the amendment will result in increased costs or liability to you. If an immediate change in the Cardholder Agreement is necessary for security reasons, we may amend the agreement without such prior notice.
10. Notices – Notices sent by us shall be effective when mailed to you at your last address that appears on our records. Except as otherwise provided in this agreement, or by applicable law, notices from you to us must be in writing and will be effective when received by us.
11. Collection Expenses – If we must pursue legal means to collect amounts you owe us under this agreement, you will pay our reasonable expenses, including attorney's fees, to the extent permitted by applicable law.
12. Joint Accounts – If your designated account(s) is/are a joint account, each account holder may exercise any and all rights under this Cardholder Agreement individually, and shall be jointly and severally liable for the obligations incurred by any such exercise. Each account holder may use the card(s), may agree to any amendment to or termination of the agreement, and may close any designated account. Each account holder agrees that any action taken by one account holder will be binding upon each account holder.
13. Disclosures – Please refer to the disclosure provided to you when you opened your account so that you are aware of your rights under Federal Regulation E (Electronic Funds Transfer Act). If you have misplaced this disclosure, you may request a copy from us.
14. Governing Law – The terms and conditions set forth in this agreement will be governed by the laws of the United States of America and of the State of Maryland. In the event of any conflict between these terms and conditions and any applicable federal or state law or regulation, these terms and conditions shall be considered modified to comply with such law or regulation.