Alaska USA ATM Card or Visa® Check Card Application

I hereby request that I be issued an ❑ **Alaska USA ATM Card** or, if I qualify, a ❑ **Visa Check Card**, together with a Personal Identification Number (PIN) to be used with the card. I authorize credit information concerning myself to be released to Alaska USA by any reporting agency, if necessary, to evaluate my request.

I also acknowledge receipt of a Cardholder Agreement and understand that use of my debit card shall be governed by the terms of the Agreement, bylaws, rules, regulations, or applicable law, and such other terms, conditions, and/or amendments as may be established from time to time and communicated to me in writing.

Applicant Information (please print)

Name (Only 26 characters, including spaces, may be used for your name. If name extends over 19 characters, you may not use titles such as Mr., Mrs., or Dr.)

Account number

Contact telephone

❑ **New Card**
(For new card record or if previous card is lost, stolen, or never received.) I am requesting a new card and PIN for this account.

❑ **Replacement Card**
(If your card has a misspelling, is damaged, or you wish to change card type.) I am requesting a replacement card.

❑ **Reissue PIN**
I am requesting a reissue of the PIN for my existing card.

To expedite the processing of your application, please remember:

1. Only one debit card will be issued per individual per account.
2. Separate application forms must be submitted to obtain debit cards for different accounts.
3. Debit cards will be issued to the primary member and only one joint owner, upon request.
4. A separate application form must be submitted to obtain a debit card for a joint owner.
5. A Master Joint Account Agreement signed by all joint owners on your account must be on file with the credit union before a debit card will be issued to a joint owner.

Applicant signature

X

Date

FOR CREDIT UNION USE ONLY

Government issued ID (driver's license, military ID, state ID)

Type: Number:

State/Country: Expiration date:

Please detach and retain this portion for your records.

Alaska USA Federal Credit Union

Debit Cardholder Agreement
ATM/Visa Check Card

Use of the Alaska USA ATM Card and/or the Visa Check Card shall be governed by the terms and conditions applicable to Cardholder's account(s); to the following terms of this Agreement, bylaws, rules, regulations, or applicable law; and such other terms, conditions, and/or amendments as may be established from time to time and communicated to Cardholder in writing.

1. The Alaska USA ATM Card and/or the Visa Check Card will generally be used in combination with a Personal Identification Number (PIN), which will be issued exclusively to Cardholder by Alaska USA Federal Credit Union (Card Issuer). Cardholder is responsible for use of the card and PIN. Cardholder will maintain the card and PIN separately to ensure that the PIN will not be obtained by another person who may have possession of the card due to loss or theft.
2. The Alaska USA ATM Card and/or the Visa Check Card will be used to obtain cash and/or goods and services only if there are sufficient funds in the accessed account(s). Debit point-of-sale (POS), including Visa Check Card, transactions will only be applied to the Cardholder's checking account (S-70). Cardholder will immediately pay any overdraft without notice or demand. Signature-based POS purchase and cash advance transactions may take one or more days to post to Cardholder's account, whereas transactions requiring a PIN generally post immediately. Current deposits may not be available until the next business day.
3. All debit cards issued by Card Issuer are the property of the Card Issuer and must be returned upon request and may be revoked or replaced without notice. The card may be automatically impounded at a terminal at any time. In the event of loss of the card, Cardholder agrees to immediately notify the Card Issuer. Cardholder shall review statements of accounts from the Card Issuer promptly and report any errors or unauthorized transactions. The Federal Electronic Fund Transfer Act Disclosure, which is provided to the Cardholder with the card in a separate mailing, explains the legal limitations on Cardholder's liability for unauthorized transactions, as well as the rules for unauthorized transactions and error resolutions.
4. The Card Issuer has the right to limit the frequency or amounts of withdrawal or to institute fees for cards or transactions or to change its policies regarding these matters at any time without amending this Agreement. Cardholder's account may be charged for such fees. Current limits and fees, if any, will be provided to Cardholder separately in writing.
5. The Card Issuer makes no claims or warranties with respect to the operation of the associated equipment or system, and the Card Issuer shall not be liable for any failure or malfunction of the equipment or system, except as may be specifically provided by law.
6. Cardholder may cancel this Agreement at any time by notifying the Card Issuer in writing and returning the card. In that event, all rights and obligations for any transaction that occurs before the Card Issuer received notice of cancellation shall be determined by this Agreement.

NCUA Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.