



# MASTERCARD/DEBIT CARD REQUEST AND AGREEMENT

PLEASE PRINT

Primary Member Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 Mother's Maiden Name \_\_\_\_\_  
 Birth Date \_\_\_\_\_  
 Joint Member Name: \_\_\_\_\_  
 Joint Member Social Security # \_\_\_\_\_  
 Joint Member Mother's Maiden Name \_\_\_\_\_

Member Account # \_\_\_\_\_ Date \_\_\_\_\_  
 City, State, Zip \_\_\_\_\_  
 Social Security Number \_\_\_\_\_  
 Home Phone \_\_\_\_\_  
 Primary Member Cell Phone \_\_\_\_\_  
 Joint Member Date of Birth \_\_\_\_\_  
 Joint Member Cell Phone \_\_\_\_\_

### DEFINITIONS

"Member, "I", "me", "mine", "my", "you", "your" means each and every person who signs this agreement. "Credit Union and "us" means Horizons Federal Credit Union, 120 Main Street, Binghamton NY 13905. ATM Network means the network of computer terminals and/or authorized teller machines owned and operated by the National and Regional ATM Switch Networks in certain retail locations. "Automated Teller Machine" means the ATM and any other similar machines subsequently available to perform transaction on my account with the Credit Union. "Personal Identification Number" (PIN) means the code number which much be used together with the Debit card to operate ATM's or perform ATM Network transactions.

I hereby apply for permission to use Automated Teller Machines-ATM Networks to perform transactions on my Credit Union accounts referred to in this agreement by using the Debit Card. I hereby apply for a Horizons Debit Card to be used by me to gain access to the Debit or ATM Networks. By applying for a Horizons Debit Card you authorize us to investigate your credit standing when opening, renewing or reviewing your account. In this connection, we may request and use a report from outside the credit reporting agencies at any time. If you request it, we will tell you whether or not we asked for such a report and if we have the name and address or the agency or agencies.

### I hereby apply for a Horizons FCU Debit Card(s) for:

Card is requested for Primary Owner \_\_\_\_\_ Joint Owner \_\_\_\_\_ (Please Check)

A card to access the account can be obtained by either the Primary or Joint Member and each card will have a unique card number. More than one card with the same card number will not be issued to any one member unless to safely replace an existing card number to the same card number owner.

### CARD USE AND CONDITIONS

The ATM Card is provided for me for completing certain transactions as described in the Electronic Fund Transfer Disclosure Statement. The Horizons Debit Card or any similar card provided by the credit union may also be used to pay merchants at the point of sale. The funds to pay said merchants will come directly from my checking account or any other account as designated by the Credit Union. These transactions may be performed only while the accounts have sufficient available balances. I understand that a deposit becomes available only after the credit union has verified and collected the funds. All terms and conditions of the written agreements which I have previously made with the Credit Union regarding the use of my savings, checking account or Line of Credit will apply to all transactions in which the Debit Card, ATM or ATM Network are used, unless any term of those agreements conflicts with the terms of this agreement in which case the terms of this agreement will control.

### LIMITATIONS ON USE

For the protection of both the membership and the Credit Union, certain limits on the use of my Debit Card are imposed for both the ATM's and the Debit/ATM Networks. They are disclosed in the Electronic Fund Transfer Disclosure Statement. All deposits, payments or other transfer transactions made through any ATM or Debit/ATM Network will not be binding on the Credit Union until verification by the Credit Union. Whenever possible, verification will be made of the first business day following the transaction.

### LOCATIONS

The Credit Union may determine and/or change the location of the ATMs and/or Debit/ATM Networks at any time without prior notice to me.

### DEBIT CARD AND PIN

The Debit Card and PIN will always remain the property of the Credit Union. The Credit Union may terminate my right to use the Debit Card and PIN at any time. I will return my Debit Card to the Credit Union whenever asked for it. I will not transfer my Debit Card to another person nor will I allow any other person to use my Debit Card and PIN. I will take all reasonable precautions to keep my PIN separate from my Debit Card and to prevent the unauthorized disclosure of my PIN. If I disclose my PIN to any person and/or permit any person to use my Debit Card, I shall be liable to the use of my PIN and/or Debit Card by that person until I have notified the Credit Union that transactions by that person are no longer authorized. Upon notification, the Credit Union will as soon as possible block further Debit or ATM network transactions on my account.

### RENEWAL CARDS

The Debit Card may be replaced by any renewal or substitute cards issued by the Credit Union.

### DISCLOSURES OF ADDITIONAL TERMS, RIGHTS AND LIABILITIES

Additional terms, rights and liabilities which affect me and the Credit Union are printed in the separate Electronic Funds Transfer Disclosure Statement, the previous of which are a part of this agreement and are binding upon me and the Credit Union.

### AMENDMENTS TO THIS AGREEMENT

The Credit Union may change any term of this agreement by mailing or delivering to me a written notice of change at least 21 days before the effective date of any change. In the event the Credit Union determines that an immediate change is necessary to maintain or restore the security of either the ATM, Debit/ATM Network or any account, then it may make the necessary changes without advising me in advance.

### WAIVER OF RIGHTS

The Credit Union can delay enforcing any of its rights against me under this agreement without losing them. I accept all of the terms and conditions contained in this agreement and acknowledge that I have received a copy of this agreement.

### PLEDGE OF ACCOUNT(S)

You pledge to us and grant a security in all line of credit accounts, individual and/or joint accounts you have with us now and in the future to secure all advances made pursuant to your Debit Card. You authorize us to apply the balance in these accounts to pay any amounts due under this agreement if you should default.

### RECEIPT OF DISCLOSURE STATEMENT

I acknowledge receipt of a copy of the Electronic Fund Disclosure Statement.

X \_\_\_\_\_  
Member Signature

X \_\_\_\_\_  
Joint Owner Signature (must by a member)

Office User Only
Teller # _____
Date _____