

ATM/Debit MasterCard® Application

Debit MasterCard® with 24-hour ATM Access

Please complete both sides of this application.

APPLICANT

Name _____

Date of Birth _____

Account Number _____

Social Security Number _____

Address _____

City _____ State _____ Zip _____

Home Phone _____

Work Phone _____

Mobile Phone _____

e-mail Address _____

Employer _____

Annual Income _____

Employer Address _____

City _____ State _____ Zip _____

APPLICANT SIGNATURE _____

CO-APPLICANT

Name _____

Date of Birth _____

Account Number _____

Social Security Number _____

Address _____

City _____ State _____ Zip _____

Home Phone _____

Work Phone _____

Mobile Phone _____

e-mail Address _____

Employer _____

Annual Income _____

Employer Address _____

City _____ State _____ Zip _____

CO-APPLICANT SIGNATURE _____

I/We understand that the Debit MasterCard® is not a credit card. The amount of purchases made with this card will be deducted only from my selected NOW Account.

I wish to access my/our NOW Account # _____.

APPLICANT _____

CO-APPLICANT _____

I/We authorize Energy Credit Union to verify the information provided above and to request a credit report if necessary. By signing below, we acknowledge receipt and agreement to the terms and conditions of the Debit MasterCard®/ATM Disclosures and CARDHOLDER AGREEMENT provided with approval of this application. I/We further understand that this application is inclusive of 24-Hour ATM Access.

Yes, I want an overdraft protection loan.

No, I do not want an overdraft protection loan.

MEMBER/APPLICANT _____

DATE _____

MEMBER/CO-APPLICANT _____

DATE _____

Please mail, fax or bring this form to Energy Credit Union.

CREDIT UNION USE ONLY

LIMIT: MAXIMUM < OTHER _____

DATE ORDERED _____

DATE APPROVED _____

ORDERED BY _____

APPROVED BY _____

VERIFIED BY _____

CARD NUMBER _____



ATM/Debit MasterCard® Cardholder Agreement

The following terms and conditions are applicable to your ATM or Debit/MasterCard® service, unless otherwise indicated. These terms apply whether or not you have a share draft checking line of credit for your account.

1. Issuance of Card.

You have requested ENERGY CREDIT UNION issue you a Card that can be used to access funds in your Account. You will be provided a PIN that must be used with the Card for Transactions that require use of a PIN. Do not reveal your PIN to anyone else or write it down where it is available to others. By accepting your PIN you are legally bound by this agreement.

2. Responsibility for Transactions.

You are responsible for all Transactions you make with the Card or that you authorize another person to make with the Card. If the Account is a joint Account, all Transactions involving the Account are jointly and severally binding on all Account holders. Section 12 below tells you about your responsibility for unauthorized Transactions.

3. Your Selected Accounts.

You can request a Card to access a Share Draft Checking Account(s) or a Share Savings Account(s) and any Line of Credit as may be approved for access by the Card. The word "selected" will be used to describe the Credit Union Accounts to which you properly request the Card to access.

4. Use of the Card.

You may use the Debit MasterCard® and 24 Hour ATM Access with or without your PIN (as applicable) to:

- Withdraw cash from your Account at any MasterCard®, CIRRUS®, NYCE® or SUMSM ATM or financial institution or purchase goods at merchants accepting the Card subject to your daily withdrawal limits (see: 6)
- Make deposits to your Credit Union N.O.W. Checking or Share Savings Account at participating ATMs in Massachusetts only
- Transfer funds between designated Share Savings and N.O.W. Checking Accounts
- Make Account Balance Inquiries

Some of these services may not be available at all terminals. Use of the Card is subject to the terms and conditions of your Account and any future changes to your Account may affect your use of the Card.

5. Overdrafts.

You promise to pay the Credit Union immediately upon demand for any negative (overdraft) balance arising in your Account, unless you have available share draft checking line of credit privileges. If you do not have share draft checking line of credit privileges, the Credit Union may deduct the amount of any overdraft on your Account from any other Account you have with the Credit Union, except an Individual

Retirement Account. You agree not to use your Card for a Transaction that would cause the balance in any selected Share Draft Checking or Share Savings Account to go below zero, or that would cause any line of credit balance to go above your line of credit, or that would cause a withdrawal or transfer from an Account that you do not have or have not selected. We will not be required to complete any such Transaction, but if we do, you agree to pay us the excess amounts of improperly withdrawn or transferred funds immediately upon request.

6. Limitations on Dollar Amounts and Frequency of Transactions.

Your combined maximum daily withdrawal, per Account, may not exceed these amounts. We may limit or refuse to complete a Transaction when necessary for security reasons. Transactions for the purposes of gambling will be refused.

Daily ATM Limit: \$300.00

Daily Point of Sale (POS) Limit: \$2,000.00

Credit Union Off-Line Limits:

Daily ATM Limits: \$100.00 Daily POS Limit: \$300.00

7. Charges for Transactions.

- Annual Fee: None
- Transaction Fees: None
- Card Replacement: \$5.00 per occurrence

Some foreign ATM Networks charge a surcharge for access to their machines. The amount of any such charges will be deducted automatically from your selected Account(s).

8. Right to Receive Documentation of Transactions.

You will receive a receipt at the time you make any transfer to or from your Account using an ATM or point-of-sale terminal. You will be sent a monthly Account statement showing the Transactions made with the Card unless there are no Transactions in a particular month. In any case, you will be sent a statement at least quarterly.

9. Business Hours.

West Roxbury Main Office:

Monday through Friday: 7 a.m. to 4 p.m. and Saturday: 9 a.m. to noon.

10. Business Days.

The business days of the Credit Union are: Monday through Saturday. We are closed on all major holidays, including New Year's Day, Martin Luther King Day, Presidents Day, Patriots Day, Memorial Day, Independence Day, Labor Day, Veterans Day, Thanksgiving, and Christmas.

CONTINUED ON THE NEXT PAGE.



11. Disclosure of Account Information to Third Parties.

The Credit Union will disclose information to third parties about your Account or the Transactions you make:

- when it is necessary for completing Transactions; or
- in order to verify the existence and condition of your Account for a third party as in a credit bureau or merchant; or
- in order to comply with government agency or court orders, or
- if you give us your written permission.

12. Liability for Unauthorized Transactions.

If a Card Transaction is entered without your knowledge through the wholly owned and operated MasterCard® Network, you, the Card owner, will have no liability for the unauthorized use of your Card. You will still need to notify the Credit Union, orally or in writing, of the loss, theft, or possible unauthorized use of the Card as soon as discovery of the loss, theft or misuse of your Card is discovered. If a Card Transaction is entered without your knowledge through a network that is not wholly owned and operated by MasterCard®, such as CIRRUS®, NYCE® or SUMSM, Federal Regulation E guidelines state you may be liable for the unauthorized use of your Card. You will not be liable for unauthorized use that occurs after you notify the Credit Union, orally or in writing, of the loss, theft, or possible unauthorized use within two (2) business days of discovery. In any case, your liability will not exceed \$50.00 if we are notified within two (2) business days. That limit may be increased if the Credit Union can prove that the member has been grossly negligent. If you do NOT tell the Credit Union within two (2) business days after you learn of the loss or theft of your Card, and the Credit Union can prove it could have stopped someone from using your Card without your permission if you had told the Credit Union, the amount of that loss could increase.

13. Refusal to Honor Card.

The Credit Union is not liable for the refusal or inability of any electronic terminal to honor the Card or to complete a withdrawal from your Account, or for their retention of the Card. The Credit Union is also not responsible for the refusal of any merchant or financial institution to honor the Card or for their retention of the Card.

14. How to Notify the Credit Union in the Event of an Unauthorized Transaction.

If you believe the Card or PIN has been lost or stolen or that someone has transferred or may transfer money from your Account without your permission call us FIRST or write to us at: Energy Credit Union, 156 Spring Street, West Roxbury, MA 02132, (617) 325-1999. Or you may call the card processor at 800-264-5578.

15. Rules of Account.

All Transactions covered by this Agreement are also subject to all rules and agreements that govern the Account(s) being debited or credited in connection with a Transaction, except as modified by this Agreement.

16. Foreign Transactions.

Transactions that are initiated in foreign countries and foreign currencies will be charged to your Account in U.S. Dollars. The conversion rate to dollars will be at: (i) the wholesale market rate, or (ii) the government mandated rate, whichever is applicable, in effect one (1) day prior to the processing date, increased by one percent (1%).

17. Effect of Agreement.

Even though the sales, cash advance, or other slips that you sign or receive when using the Card or the Account number on the Card may contain different terms, this Agreement is the sole Agreement that applies to all Transactions involving the Card.

18. Additional Benefits/Card Enhancements.

The Credit Union may from time to time offer additional services to your Account. Some may be at no additional cost to you and others may involve a specified fee. You understand that the Credit Union is not obligated to offer such services and may withdraw or change them at any time.

19. Changing Terms.

The Credit Union may change this 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 Accounts, you will be given at least twenty-one (21) days prior notice of the change.

20. Termination of Account.

The Credit Union reserves the right to cancel your Card at any time. You also may cancel your Card at any time. The Card remains the property of the Credit Union. If either of you or the Credit Union cancels your Card, you agree to return the Card to the Credit Union or destroy it upon the Credit Union's request.

21. No Waiver.

The Credit Union can delay enforcing any of its rights under this Agreement and the law any number of times without losing them.

