

CARDHOLDER'S LIABILITY

Contact the credit union immediately if you believe your Debit Card or PIN is lost or stolen. An immediate phone call is the best way to reduce any possible losses. Additional limit on liability for Debit Card: unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Debit Card. This additional limit on liability does not apply to ATM transactions, to transactions using your Personal Identification Number which are not protected by MasterCard, or to commercial cards. This means 100% protection for you, guaranteeing you maximum protection against fraud. Should someone steal your card number while you are shopping online or off, you are protected—you pay nothing for the fraudulent activity? If you do NOT notify the credit union within two (2) business days your liability is limited to no more than \$50.00. ATM liability is limited to no more than \$50.00 if you report the theft of your card or PIN within two (2) business days (if applicable). An immediate phone call is the best way to reduce any possible losses. You could lose all the money in your account (plus your maximum overdraft line of credit, (if you have one). If you do NOT notify the bank within two (2) business days your liability could be as much as \$500.00. Also, contact the credit union immediately if your checking account statement lists transactions that you did not make. If you do not notify the credit union in writing within sixty (60) days after the statement mailing date, you may not be reimbursed for the unauthorized withdrawals.

Your debit card shall at all times be understood to be the property of the Credit Union. As such, in the event that we believe your card or PIN has been subject to abuse or misuse, you violate the terms of your Agreement with us or you engage in card activity which we believe to be illegal or could subject the credit union to a loss, we may cancel your card and terminate your debit card privileges at any time.

ERROR RESOLUTION

Please review your checking account statement carefully. If it lists any Debit Card transactions you did not make, notify us immediately. If you do not notify us in writing within 60 days after the statement mailing date, where the error first appeared, you may not be reimbursed for the withdrawal or charge. The minimum amount of information required to be in your notification is your name, account number and a description of the transaction in question. Your transaction description should include the amount, date and a clear explanation of why you believe it is an error or why you need more information. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly if the transaction involved a point-of-sale transaction, or a foreign initiated transfer. If we need more time, however, we may take 90 days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error so that you will have the provisional use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. An account is considered a new account for

30 days after the first deposit is made, if you are a new customer. We will tell you the results within a reasonable time after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation – fees may apply.



*Community-Minded.
Member-Focused.™*

**If you live or work
In Weld County
YOU CAN JOIN!**

SOUTHWEST BRANCH

2901 S 27th Ave
Greeley, CO 80631
Fax (970) 330-3609

DOWNTOWN BRANCH

1503 9th Ave
Greeley, CO 80631
Fax (970) 352-5121

Main

(970) 330-3900

Toll Free

(866) 870-3150

www.NorthernColoradCU.org



DEBIT CARD APPLICATION



It's Safe & Secure!

53,000+ Free ATM's

24+ around Greeley 165+ north of Denver

Just look for these logos!



Find an ATM at
www.NorthernColoradoCU.org

APPLICATION

(A Credit Union checking account is required.)

Apply online at www.NorthernColoradoCU.org

Primary Applicant:

Account # _____

Social Security# ____/____/____ - ____/____ - ____/____/____/____

Birthdate: ____/____/____

Member Name: _____

Physical Address: _____

City _____ State: _____ Zip _____

Home Phone Number: (____) _____

Cell Phone: (____) _____

Employer: _____

Ph # _____ Monthly Income \$ _____

Co-Applicant:

Account # _____

Social Security# ____/____/____ - ____/____ - ____/____/____/____

Birthdate: ____/____/____

Member Name: _____

Physical Address: _____

City _____ State: _____ Zip _____

Home Phone Number: (____) _____

Cell Phone: (____) _____

Employer: _____

Ph # _____ Monthly Income \$ _____

Signatures: By signing below, the undersigned requests the described services and agrees to the terms and conditions governing the services, including any fees and charges (disclosed separately). The undersigned agrees that all information is accurate and authorizes Northern Colorado Credit Union to verify credit and employment history by any necessary means, including preparation of a credit report from any credit reporting agency.

Primary Applicant: _____

Date: _____

Co-Applicant: _____

Date: _____

**OVERDRAFT Line of Credit benefit -
How large a line of credit would you
request \$ _____**

Over 53,000 Free ATMs

Use ATMs with the MoneyPass or
CO-OP logo and it's Free!



Find an ATM at
www.NorthernColoradoCU.org

The Northern Colorado Credit Union Debit Card eliminates the need to fill out a check, present your ID, and wait while a clerk copies the necessary information. Using your Debit Card helps move you through the checkout line quicker and saves you valuable time.

**Go on a trip or just across town
and LEAVE your cash at home.**

Whether you're shopping, traveling, or making emergency purchases, carrying large amounts of cash can be inconvenient and risky. A Debit Card allows you to pay as you go. You can also use your Debit Card at any ATM accepting MasterCard to withdraw cash from your savings or checking.

The Northern Colorado Credit Union Debit Card offers additional services that give you greater versatility for managing your financial needs. You may use your Debit Card to pay for goods and services at any merchant where MasterCard is accepted. The purchase is deducted from your checking account. Also, this card can be used as an ATM card. The following is a disclosure statement made in compliance with certain disclosure requirements imposed on financial institutions by the Electronic Funds Transfer Act and Regulation E of the Federal Reserve Board which applies to consumers only.

PERSONAL IDENTIFICATION NUMBER (PIN)

Upon receipt of your card and Personal Identification number (PIN), you are required to sign your name on the signature panel on the back of the card. You are responsible for the proper control and safekeeping of your card and PIN at all times. We must be notified immediately if you believe your card has been lost or stolen or if a transfer of funds has been made without your permission. For your protection you should keep your PIN secret and not write it on the card or keep it any place where it may be found with the card. You agree not to disclose your PIN or allow your card to be used by any third party. In the event that you do so, the credit union may cancel your card and terminate this Agreement and you will be responsible for all charges incurred by such third parties.

LIMITATIONS OF TRANSACTIONS

For security reasons, there are limitations on the dollar amounts of transactions. Cash withdrawals at an ATM machine are limited to \$300 per day. Retail purchases, including point-of-sale transactions where you utilize your PIN, are limited to \$2,500 outstanding at any time. Daily limits are subject to Credit

Approval. See a loan officer for details.

TYPES OF TRANSACTIONS

You may use your Debit Card at Automated Teller Machines (ATM) and merchants that accept MasterCard throughout the country. However some of these functions may not be available at all terminals.

- ATM cash withdrawals with card and PIN
- ATM transfer of funds between checking and savings
- ATM obtain account balance
- Retail purchases at MasterCard merchants

FOREIGN TRANSACTIONS

Purchases made in foreign countries and foreign currencies will be billed to you in U.S. dollars. The conversion rate to dollars will be made in accordance with the operating regulations for international transactions established by MasterCard.

DOCUMENTATION

When you complete an ATM transaction, you will generally receive the following information on a receipt—amount of money withdrawn, date of transaction, type of transaction, identity of the account, location of terminal, transaction number and card number. You have a right to get a receipt at the time you have a transaction in a retail establishment. You will get a monthly account statement for your checking account. Your monthly account statement will indicate your Debit Card transactions, as well as any fees incurred as a result of using your Debit Card.

DISCLOSURE OF CHARGES

A \$5.00 fee or more may apply on reissued cards. Please refer to current Fee Schedule for replacement card fees. In general, a card transaction is treated the same as any other withdrawal or deposit, unless otherwise stated in the account description. For other charges related to your specific account, please refer to a current Truth in Savings-Deposit Account Disclosure. The Credit Union reserves the right to make future changes in checking account and/or Debit Card service charges.

ACCOUNT INFORMATION DISCLOSURE

We will only disclose information to third parties about your account or the transfers that you make:

- To complete transfers as necessary;
- To verify the existence and condition of your account for a third party, such as a credit bureau or a merchant;
- To comply with government agencies or court orders;
- To anyone using your Debit Card and Personal Identification Number (PIN);
- To anyone who has your written permission.

CREDIT UNION'S LIABILITY

If we do not complete a transfer to or from your account on time or in the correct amount according to your instructions, we may be liable for your losses or damages. However, there are some exceptions.

We will not be liable for instance:

- If through no fault of ours, you do not have enough money in your account to make the transfer;
- If the ATM where you are making a withdrawal or transfer does not have enough cash;
- If you used the wrong PIN, or you used an ATM/POS (point-of-sale) in an incorrect manner;
- If circumstances beyond our control (such as fire or flood) prevent the transfer;
- If the money in your account is subject to legal process or other encumbrance;
- If your card has been revoked due to excessive insufficient fund transactions, notice from you of suspected fraud, or other such circumstances;
- There may be other exceptions stated in our agreement with you.

The credit union may be liable for damage where it failed to properly credit deposits, subject to the normal policies and procedures of the credit union; and where the credit union failed to stop-payment of an item, subject to the normal policies and procedures of the credit union. However, under no circumstances shall the credit union be liable for damages where the error or failure is beyond our control and the credit union exercised due care, according to industry standards, where there was a technical or mechanical malfunction, or when you have been negligent in the care, custody, control or use of your card or PIN.