



VISA Debit Card Application

Primary Account Holder

Secondary Account Holder

Name _____

Name _____

Full **Mailing** Address (number, street, apt. etc) _____

Full **Mailing** Address (number, street, apt. etc) _____

City _____ State _____ Zip _____

City _____ State _____ Zip _____

Date of Birth _____ Social Security # _____

Date of Birth _____ Social Security # _____

Mother's maiden name _____

Mother's maiden name _____

Daytime Telephone Number or cellular _____

Daytime Telephone Number or cellular _____

Share Draft Account # _____

NSF Activity _____

Share Draft Account # _____

Share/Sub Share account # _____

Overdraft _____

Share/Sub Share account # _____

Debit Card Number _____

Staff Initial _____

Debit Card Number _____

Plastic _____

Plastic _____

Forza _____

Forza _____

Labels _____

Labels _____

Letter _____

Letter _____

Initial _____

Initial _____

Date _____

Date _____

Truth-in-Savings Act

Approval based on account history and/or credit report. I/we acknowledge that I/we have received a copy of the VISA Debit Cardholder Agreement and that I/we have read, understand and agree to be legally bound by terms and conditions of that agreement. I/we also acknowledge receipt of the disclosure statement informing me/us of my/our rights under the Electronic Funds Transfer Act and Truth in Savings Act, as applicable

Applicant signature _____ Date _____

Co-Applicant signature _____ Date _____

Referred By _____

VISA Debit Cardholder Agreement

- You are limited to 5 withdrawals or \$500.00 per day at any ATM machine
- You are limited to \$5000 point of sale purchase(s) per 24 hour period
- Balances shown on your ATM receipts may NOT be accurate.
 - It will not account for outstanding transactions or checks

You can do the following transactions using your VISA Debit Card for your share and share draft checking account:

- Withdrawal
- Transfers
- Balance Inquiries
- Point of Sale Transactions (share draft account only)

You may incur a charge through the bank that owns the ATM machine you are using. (If so, it will be part of your withdrawal listed on your receipt) You may use The ONE Federal Credit Union ATM's located at any location- Meadville, Saegertown, or Conneaut Lake. ATM's marked with the CU\$ insignia or any PNC ATM will not incur a service charge for usage of the machine.

If your account (shares or checking) falls into the negative, your debit card will be blocked until you regain a positive balance. To unblock the card, the account must be brought positive and you must request the card to be unblocked.

By signing the VISA Debit Cardholders Agreement, I/we agree to and understand the terms of The ONE FCU debit card.

Common Questions

What is a debit card?

- A credit union debit card is a convenient, quick, and easy way to access a checking account without a checkbook to make purchases or obtain cash at automated teller machines.
- It combines the convenience and acceptance of cash, the safety and economy of a check and the speed of a credit card.

How does the VISA Debit card work?

- Purchases made either by means of credit (signature based) or debit (PIN based) will post automatically to the assigned checking account.
- ATM transaction will automatically post to either the assigned share or checking account.

Advantages of a VISA Debit Card

- Your credit union debit card is a welcome alternative to cash or checks at any merchant location worldwide that accepts VISA or any ATM location displaying the VISA logo.
- No checkbook or additional identification to carry.
- No interest or finance charges are paid on debit card transactions.