

Debit Card Application

Debit Card Application

Please print all information.

Name _____

Address _____

City _____

State _____ ZIP _____

Cell Phone _____

Home Phone _____

Social Security # _____

Birthday (Month/Year) _____

Checking Acct # _____

Savings Acct # _____

Additional Card Holder Info

Name _____

Social Security # _____

Birthday (Month/Year) _____

Cell Phone _____

Financial Institution Use Only

Date Received _____

Date Processed _____

Card # _____

Approved by _____

Cardholder Authorization Agreement

I/We authorize our financial institution to obtain a consumer credit report, employment history, and to verify statements made in this application. I/We agree to the terms and conditions of the debit card disclosure, the Electronic Funds disclosure from our financial institution, and agree to any fees and charges.

Cardholder Signature

X _____

Date _____

Additional Cardholder Signature

X _____

Date _____

Opt-in _____

Hours of Operation—Harlan Branch

1414 Chatburn Ave Harlan, IA 51537

Phone: 712-755-3881

Fax: 712-755-5536

Lobby: Mon. Tues. Thurs. Fri. 8:30 a.m.—
4:30 p.m.

Lobby Wed: 9:00 a.m.—4:30 p.m.

Lobby Sat: Closed

Drive-up: Mon. Tues. Thurs. Fri. 7:30 a.m.—
5:00 p.m.

Drive-up Wed: 9:00 a.m.—5:00 p.m.

Drive-up Sat: 8:30—Noon

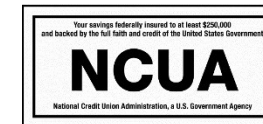
Hours of Operation—Avoca Branch

102 N Elm St Avoca, IA 51521

Phone: 712-307-6881

Fax: 712-307-6883

Lobby: Mon. Tues. Wed. Thurs. Fri. 8:30
a.m.—4:00 p.m.



www.towncountrycu.com

Email: cuservices@towncountrycu.com



Town & Country

CREDIT UNION

**A Guide to Avoiding
Unnecessary
Charges**

What is the difference?

If you say “Debit”, the transaction is processed through the ATM network and you must use a Personal Identification Number (PIN).

If you say, “Credit”, the transaction is processed through the MasterCard network.

No matter how you respond, “Debit” or “Credit,” the purchase will be deducted from your checking account. In other words, if you say, “credit”, the purchase will not be billed to a credit card.

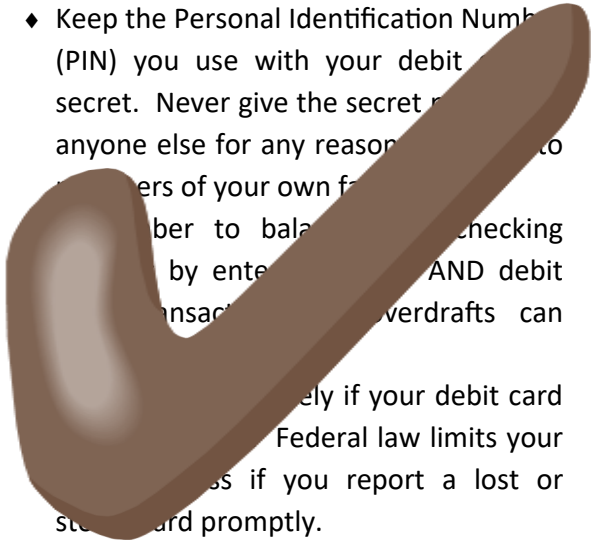
Why use a debit card?

- ◆ A debit card is safer than carrying large amounts of money and it allows you to use the money in your checking account without writing a check.
- ◆ It is welcome at places that won’t accept checks and it’s faster and easier than writing checks.
- ◆ It allows you access to cash throughout the United States and around the world.
- ◆ Joint account-holders may each receive a card, so there is no need to share a checkbook.
- ◆ You can also make deposits, transfers, and balance inquiries at ATM terminals.

Do’s & Don’ts of A Debit Card

Do...

- ◆ Keep the Personal Identification Number (PIN) you use with your debit card secret. Never give the secret number to anyone else for any reason. Do not give numbers of your own family members to balance checking or by entering AND debit transactions. Overdrafts can occur if your debit card is used. Federal law limits your liability if you report a lost or stolen card promptly.

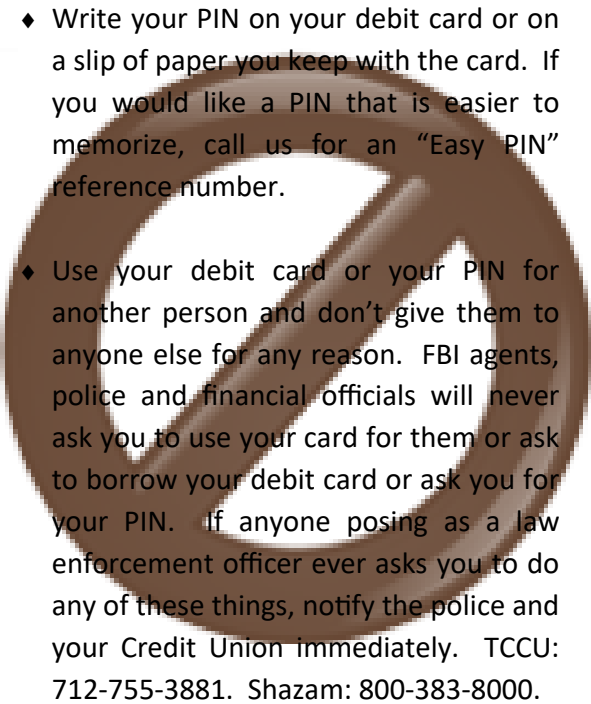


Your debit card can be used at any establishment which accepts MasterCard around the world.

Do’s & Don’ts of A Debit Card

Don’t...

- ◆ Write your PIN on your debit card or on a slip of paper you keep with the card. If you would like a PIN that is easier to memorize, call us for an “Easy PIN” reference number.
- ◆ Use your debit card or your PIN for another person and don’t give them to anyone else for any reason. FBI agents, police and financial officials will never ask you to use your card for them or ask to borrow your debit card or ask you for your PIN. If anyone posing as a law enforcement officer ever asks you to do any of these things, notify the police and your Credit Union immediately. TCCU: 712-755-3881. Shazam: 800-383-8000.



Fees	
ATM Card Usage Fee After 4 Free	\$1.50
Replacement Plastic Check (Debit) Card	\$10.00
Express Replacement	\$20.00
Overdraft Fee	\$26.00
Monthly Service Charge on Share Draft	\$6.42

And All Other Fees That Apply to the Share Draft (Checking) Account

Get Cash Back at Point-of-Sales Retailers

Think ahead when using your debit card at grocery stores, gas stations, and other retailers. Many of these merchants allow you to ask for cash back with your transaction, thus avoiding ATM surcharges. Plan your withdrawals at the ATM machines (only 4 free withdrawals per month using your PIN #).



Handy Tips

Use an ATM with a “Privileged Status” sign to avoid the surcharge fees. A complete list of ATMs in this nationwide network can be found at www.Shazam.net. Using your debit card instead of cash is quick, easy, and safe way to automatically pay for purchases. The amount is automatically deducted from your checking account and avoids unnecessary ATM charges.