

VISA Debit Card Application



The VISA Check Card truly does it all! Take a look at these features and benefits, and discover how easy it is to go “Check-Free” when you shop.

Convenience

Any merchant who accepts the VISA Credit Card will welcome the VISA Check Card. Leave your checkbook at home and cruise through any checkout, online or in person, with ease. You can even use your VISA Check Card at places that would not ordinarily accept a check!

Credit Card? Not exactly!

The Check Card withdraws funds from your checking account at the time of purchase. No bills to pay off!

Consumer Protection

Be sure to select CREDIT for “transaction type” and sign your sales slip to enjoy VISA’s Zero Liability protection against unauthorized purchases. It’s safer than cash or checks!

FREE and low-cost ATM Services

We can’t put a credit union office on every corner, but Century can offer FREE 24-hour ATM service through the CO-OP network, with more than 30,000 machines nationwide. Nominal

ATM Transaction Fees	
ATMs owned by Century Credit Union and affiliated CU Service Centers (shared branch outlets)	FREE
Use of other CO-OP ATMs (credit union-owned network)	FREE
Use of non-credit union Cirrus, STAR, or VISA or ATMs	\$1.00 per transaction/inquiry* (no deposits) + surcharges
Point-of-sale purchases through VISA (select CREDIT) or STAR	FREE
First Card and PIN	FREE
Replacement of lost or stolen Card/PIN	\$5.00

**Note: A fee is charged for EACH transaction or inquiry (checking balance available, for example) performed during a visit to any ATM not in the CO-OP Network.*

Checking Account in good standing required for full-service VISA Debit Card.

Check this box if you have a **savings account only**, and would like a card for ATM use.

Name _____

Account No. _____

Address _____

City/State/ZIP _____

Daytime Phone _____

Overdraft Privilege PLUS Option

YES I would like to extend the Overdraft Privilege coverage automatically provided with my checking account to Overdraft Privilege PLUS, covering Debit Card transactions up to \$400 over my available balance (fee of \$25 per transaction applies only if activated).

No, I will opt out of Overdraft Privilege PLUS at this time. (May opt in at a later date.)

By signing below I agree to be liable for all transactions performed by me or anyone to whom I entrust my card. I also agree that use of my card constitutes consent to the effective rules and regulations. I certify that I have received, read and understand my rights, responsibilities and liabilities under Regulation E.

X _____

Member Signature

(If a joint account, both owners must sign. Joint owner print name and sign below.)

Joint Owner Name (Print) _____

X _____

Joint Owner Signature

Your Personal Identification Number (PIN) for use with your Debit Card at ATMs and for PIN-based and/or cash-back purchases will be automatically generated by computer and sent separately from your card. If you would like to select your own PIN, follow the instructions that come with the PIN mailing. For security reasons, Century Credit Union does not keep a record of Personal Identification Numbers or have the ability to change a PIN.

Mail this form to

Century Credit Union,

3920 Jeffco Blvd., Arnold, MO 63010

or FAX to 636-464-5039