

**LIVE
HASSLE FREE**

Forget About
Carrying your
Checkbook,
Cash, and
Waiting for Check
Approvals.

To sign-up for your
Share Draft Checking
Account &
FREE CU24 VISA® Check
Debit Card
fill out & mail in the
attached application,
or return it to
the credit union.

Open a
Share Draft Checking Account
and Receive your **FREE**
CU24 VISA® Check Debit Card!

Enjoy the Benefits of the CU24
VISA® Check Debit Card:

- No Annual Fee
- Pay for purchases wherever **VISA®
Check Debit Cards** are accepted
- Transfer & withdraw funds
- Purchase Transactions are Free
- Secure PIN
- World Wide Usage



**APPLY
TODAY!**

Electronic Funds Transfer and Cardholders Agreement

We are the Greater Hartford Police Federal Credit Union at 253 High Street, Hartford, CT 06120 and our telephone number is (860) 522-0899 or (800) 473-3281. You (if this is a joint account, singular pronouns shall include each of you) hereby agree to the rules and regulations affecting the issuance of the personal identification card ("CU24sm") provided by us for your convenience.

Personal Identification Number (PIN) will be your "remote banking signature" and you are responsible for maintaining its confidentiality. The PIN should be memorized and not written, in order to prevent unauthorized use and so that you may report its loss or theft properly.

Authorized Use - Only you are qualified to deposit or withdraw funds to or from your account(s) with the use of this card at merchant or bank locations or remote facilities and positive identification may be requested by the merchant or bank prior to any transaction. You agree that you will not use or allow anyone else to use your card or PIN for any transaction that is illegal under applicable federal, state, or local law.

Consumer Liability for Unauthorized Remote Banking Transactions - Tell us at ONCE if you believe your card has been lost or stolen, or if you believe someone has used your card or PIN or accessed your account without your permission. Telephoning is the best way of keeping your possible losses down.

If a Visa® or Interlink transaction was made using your card or card number without permission and was not caused by your gross negligence or fraud, you will have no liability for this unauthorized transfer. For all other unauthorized transfers, including transfers made using ATMs, you can lose no more than \$50.00 if you tell us within two (2) business days, you can lose no more than FIFTY DOLLARS (\$50.00) if someone uses your card without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your card or P.I.N., and we can prove that we could have stopped someone from using your card without your permission if you had told us, you could lose as much as FIVE HUNDRED DOLLARS (\$500.00). Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost if we can prove that we could have stopped someone from taking the money if you had told us in time.

Notification Procedure - if you believe that your card has been LOST or STOLEN, or that someone has transferred or may transfer money from your account without permission, call us at (860) 522-0899 or after hours at (800) 472-3272, or write us at the address given at the beginning of this Agreement.

Business days - Our business hours are Monday through Thursday: 8:00 a.m. to 4:00 p.m., and Friday 7:00 a.m. to 4:00p.m. We are closed Saturday and Sunday.

Types of Transactions Available and limits on Such Transactions - You may use your card to withdraw from your share draft account or, and perform such other financial transactions as we may from time to time permit during the business hours of any remote financial facility. You may also pay for purchases at places that have agreed to accept your card (called Point-of-Sale purchases). These Point-of-Sale (POS) purchases will be deducted from your share draft account.

Limitation on Frequency and Amount of Transactions - For the protection of our depositors, we have limited the amount of each withdrawal from an account to THREE HUNDRED DOLLARS (\$300.00) per day at a remote banking facility. You may buy up to SEVEN-HUNDRED DOLLARS (\$700.00) worth of goods or services each day in our POS transfer service. These limits may be altered on an individually determined basis.

Delays in Posting Transactions - Due to the nature of the ATM and POS system, there will be delays between the time of any activity on your account(s) and the time it is reflected in our records of your account(s).

Charge for Originating Shares & Remote Banking Transaction - A transaction resulting in the withdrawal from your share draft account is considered the same as any other type of withdrawal with regard to our service charge formulas. The type of account determines if and when a charge will be assessed. Please contact the credit union for current charges.

Fees - If you use an ATM or other electronic terminal that we do not own, you may be charged a fee by the terminal owner and any national, regional or local network used in processing the transaction. Any such fees will be debited from your account if you elect to complete the transaction.

Conditions Under Which We Will disclose information to a Third Party - You agree that we may, and you hereby authorize us to, disclose information to third parties about your account(s) or the transfers you make (1) where it is necessary for completing transfers; (2) in order to verify the existence and condition of your accounts for a third party, such as a credit bureau or merchant; (3) in order to comply with government agency or court orders as permitted by law; or (4) if we have your permission.

Documentation of Transfer - You will receive a copy of the withdrawal slip at the time the transaction is originated. You will also receive on a monthly basis a statement of your account activity.

Error Resolution - Telephone or write us at the number and address shown at the beginning of this Agreement, AS SOON AS YOU CAN, if you think your statement or receipt is wrong, or if you need more information about a transaction listed on the statement or receipt. We must hear from you no later than sixty (60) days after we send you the FIRST statement on which the problem or error appeared. Provide the following information:

- (1) Your name and account number.
- (2) Describe the error or the transfer you are unsure about, and a clear explanation of why you believe it is an error, or why you need more information.
- (3) The dollar amount of the suspected error.

If you tell us orally, we may require that you send your complaint or question in writing within ten (10) business days.

We will tell you the results of our investigation within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. For new accounts, Point-of-Sale, or international transactions, we may take up to ninety (90) days to investigate your complaint or question.

If we decide to do this, we will re-credit your account within ten (10) business days (five (5) business days for Visa® purchases) for the amount you think is in error, so you will have the use of the money during the time it takes to complete our investigation. For new accounts, we may take up to twenty (20) days to credit your account for the amount you think is in error. If we ask you to put your complaint or question in writing and do not receive it within ten (10) business days, we may not re-credit your account.

If we decide that there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

Overdrafts - If any withdrawal(s) with your card creates a negative balance in your account, you agree to repay to us the amount of such overdraft, including customary and usual overdraft charges in the same manner as any other overdraft on your account.

Cancellation - Your card and PIN remain our property and immediate surrender of it may be required by us at any time. We may cancel the card, PIN, and/or electronic fund transfer privileges at any time without notice or cause. Any cancellation or termination does not affect any of your existing liability to us.

Liability - If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will 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 transfer would go over the credit limit on your overdraft line.
- If the automated teller machine where you are making the transfer does not have enough cash. If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer despite reasonable precautions that we have taken.
- We expressly disclaim all warranties that the components, including, but not limited to, cards and terminals, will function properly or be available for use.

Agreement Modification - This Agreement may be amended by us without prior notice to you when such a change is immediately necessary to maintain or restore the security of the system or a member's account; however, we will notify you in writing twenty-one (21) days prior to the effective date of any change in any term or condition of the Agreement or your account, if such change would result in greater cost liability for you or decreased access to your account.

Joint Accounts - All parties to a joint share account, and by signing, you each agree to be jointly and severally bound by this Agreement. All cards must be returned to us prior to the addition or deletion of a name from any account subject to this Agreement. Consumer Reports (credit reports) may be obtained in connection with this application. The PIN may provide access to accounts owned by the primary member. Joint owners may have access to all of the primary member's accounts at the credit union, including accounts owned singly by the primary member or jointly by the primary member and other persons.

*By activating your card, you have accepted the Electronic Funds Transfer and Cardholder's Agreement.

APPLY TODAY!

Greater Hartford Police Federal Credit Union VISA® Check Debit Card Application

OWNER ACCOUNT INFORMATION

Account # _____
Name _____
Mailing Address _____
City/State/Zip _____
Home Phone() _____
Date of Birth _____
Mother's Maiden Name _____
Social Security Number _____
E-Mail _____

BUSINESS INFORMATION

Employed by _____
Address _____
Business Phone _____

JOINT OWNER ACCOUNT INFORMATION

Account # _____
Name _____
Mailing Address _____
City/State/Zip _____
Home Phone() _____
Date of Birth _____
Mother's Maiden Name _____
Social Security Number _____
E-Mail _____

BUSINESS INFORMATION

Employed by _____
Address _____
Business Phone _____

By signing below you agree to abide by the terms of the Electronic funds Transfer and Cardholder's Agreement. Consumer Reports (credit reports) may be obtained in connection with this application. If you request, (1) you will be informed whether or not consumer reports were obtained; and (2) if reports were obtained, you will be informed of the names and address of the consumer reporting agencies (credit bureaus) that furnished the reports.

Signature Date

Signature Date

In order to issue a card to either of a joint account, both owners must sign.

CU USE ONLY

Approval letter and disclosures sent: