

Why Use A Debit Card Cont..

SAFETY

Avoid carrying large amounts of money.

Authorization process limits your risk for lost or stolen cards.

EASY RECORD KEEPING

Better way to keep track of your purchases.

Receive receipts for every transaction.

Each transaction appears on your monthly statement.

AFFORDABILITY

Save on the cost of ordering checks.

YOUR DEBIT CARD CAN BE USED AT ANY ESTABLISHMENT WHICH ACCEPTS MASTER-CARD AROUND THE WORLD.

FINANCIAL INSTITUTION USE ONLY:

Date Received: _____

Date Processed: _____

Card #: _____

Approved By: _____

Debit Card Application Apply Now!!!

Please print all information.

Full Name _____

Address _____

City _____

State _____ Zip _____

Cell Phone _____

Home Phone _____

Social Security _____

Birthday (month/year) _____

Share/Checking Account No. _____

Savings Account No. (optional) _____

Additional Cardholder Information

Full Name _____

Social Security _____

Birthday (month/year) _____

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 _____

Date _____

Additional Cardholder Signature

Date _____

Opt In _____

Bank On Something Better!
**In Your Community,
For Your Community,
Town and Country Credit Union**

Debit Card Application and A Guide To Avoiding Unnecessary Charges



What is the Difference?

DEBIT

If you say “debit”, the transaction is processed through the ATM network and you must use a personal identification number (PIN).

CREDIT

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.

<i>FEEs</i>	
ATM Card usage fee after 4 fee transactions	\$1.50
Plastic check(debit) card	\$10.00
Express replacement	\$20.00
Overdraft fee	\$26.00
Monthly service charge on share draft account	\$6.42
All other fees that apply to the share draft(checking) account	

Do...

Keep the Personal Identification Number (PIN) you use with your debit card a secret. Never give the secret number to anyone else for any reason, not even to members of your own family

DONT...

Write your pin on you debit car or on a slip of paper you keep with the card. If you would rather not try to memorize your number, then disguise it in some way so that only you know what it is.

Handy Tips

USE NO-SURCHARGE ATMS.

Use an ATM with a Privilege Status Sign to avoid surcharge fees. A complete list of ATMs in this nationwide network can be found at www.shazam.net.

USE YOUR DEBIT CARD INSTEAD OF CASH.

Why not try to avoid the need for cash altogether? Using your debit card instead of cash or checks at the point-of-sale is quick, easy and a safe way to pay for purchases. The amount is automatically deducted from your checking account and avoids unnecessary ATM charges.

GET CASH BACK AT THE POINT-OF-SALES.

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#)

MAKING LARGER ATM WITHDRAWS.

Sometimes it is necessary to have cash on hand. In these circumstances, you can still be a smart consumer by making fewer visits to ATMs and increasing the amount you withdraw at each visit. Just plan ahead to know how much cash you'll need over a longer period of time.

VISIT YOUR CREDIT UNION TELLER.

With convenient hours and drive-up service, visiting your credit union to access cash may be easier than using an ATM. Besides, we'd love to see you!

HOW MUCH COULD ATM SURCHARGES COST YOU?

Some banks charge \$2.00 or more for you to use thier ATMs. Think of how many times you use an ATM- it adds up! As a matter of fact, the Iowa Attorney Gernal's office estimates that ATM surcharges will generate \$75 million in new revenue for the state's largest banks each year; money that comes directly from your wallet. Nationally, consumers will pay an estimated \$2.2 billion in surcharges this year alone, according to a Bankrate.com survey.

Carry Protection!

Iowa's credit unions can arm you with valuable tips so you can be card smart about your ATM options. Stop in to your credit union for tips for avoiding unnecessary ATM surcharges. You will also find helpful consumer finance tips at IowaCreditUnions.com.

WHY USE A DEBIT CARD?

CONVENIENCE

Use money from your checking account without writing a check

Welcome at places that won't accept checks

Faster and easier than writing checks

Access to cash throughout the United States and around the world

Joint accountholders may each receive a card (no need to share one checkbook)

Make deposits (where allowed), withdrawals, transfers and inquires at ATM terminals

This is where you belong

1024 5th Street
Harlan, IA 51537

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Toll Free 1-877-455-3015
Fax 1-712-755-5536

Lobby: Mon.-Fri., 8:30 a.m. - 4:30 p.m.

Drive-up: Mon.-Fri., 7:30 a.m. - 5:00 p.m.
Saturday, 8:30 a.m. - Noon

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