

Visa Debit Card Application

Member Name _____

Address _____

Date of Birth _____

Telephone _____

Cell Phone _____

Email address _____

Account Number _____

- Checking Only
- Shares Only
- Checking and Shares

Visa Debit Card P.I.N. *(4 digits)

____ _

*Personal Identification Number

(will link both savings and checking)

- New Card**
- Replacement Card**

Reason for replacement card:

I request that Premier Source Credit Union provide me with **Visa Debit Card** account access services.

X _____

Member Signature

Date

Teller

Visa Debit Cards

Your Visa® Debit Card may be used as an ATM card to get cash 24/7, or to make purchases!

When using your Premier Source Credit Union Visa Debit Card to purchase products, you may be asked, "Debit or Credit?" No matter which you choose, the purchase will be deducted from your CHECKING Account.

Please note: You may not receive a copy of your transaction at a Point-of-Sale terminal if the transaction is under \$15.00.

If you select **"Debit"** the transaction is processed through an ATM network and you must enter a personal identification number (PIN).

If you select **"Credit"**, the transaction is processed through the Visa network and you sign for the purchase.

Non-Visa PINLess Debit Card Transactions

We allow non-Visa debit transaction processing. This means you may use your Visa® Check Card on a PIN-Debit Network* (a non-Visa network) without using a PIN to authenticate your transactions. (Visa rules generally define a PIN-Debit Network as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.) The non-Visa debit networks for which such transactions are allowed are NYCE® and ACCEL/Exchange®.

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa Check Card include: signing a receipt, providing a debit card number over the phone or via the Internet, or swiping the debit card through a point-of-sale terminal.

Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include: initiating a payment directly with the biller (possibly via telephone,

(continued on back panel)

Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through the use of a PIN.

Please be advised that the terms and conditions of your agreement with us relating to Visa debit transactions do not apply to non-Visa debit transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

When you choose "**Credit**" it actually helps you and your credit union. Each time you use it, it enrolls you for **Visa Rewards Program** and you get **Visa Protection** on your purchases.

ATM (Debit)	\$ 300	Limit per day
Saturdays & Sundays	\$ 300	Total
Visa (Credit)	\$ 1,000	Limit per day
Saturdays & Sundays	\$ 1,000	Total

Higher limits available upon request

ATM Balance Inquiry Fee	\$.50	per
Overdraft Fee	\$ 25.00	per
Replacement Card Fee	\$ 15.00	per
Overdraft Transfer Fee	\$ 5.00	per
4 ATM Withdrawals per month free		
each additional	\$ 1.00	per

Call the Hot Card Service Center nights and weekends for lost or stolen cards. A \$5 fee may apply. Hot Card Service Center number is **1.800.554.8969**.



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**Premier
Source**

Credit Union

www.premier-sourcecu.com

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