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3815 W. Jefferson Ave. | Ecorse, MI 48229  
Tel: 313.386.5800 | Fax: 313.386.5883  
Toll-Free: 800.526.7328  
[www.communityfocusfcu.org](http://www.communityfocusfcu.org)

## ATM/Debit MasterCard Application Form

A CFFCU checking account is required for ATM/Debit cards.

Regular Checking

Second Chance Checking

Debit MasterCard

ATM Card

CARD # \_\_\_\_\_

JT CARD # \_\_\_\_\_

Account number \_\_\_\_\_

Primary Member Name \_\_\_\_\_

Driver's License # \_\_\_\_\_ Social Security # \_\_\_\_\_

Joint Member Name \_\_\_\_\_

Driver's License # \_\_\_\_\_ Social Security # \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Home/Cell # \_\_\_\_\_ Work Phone # \_\_\_\_\_

By signing below, I/we make application for a CFFCU ATM/Debit MasterCard. I/we agree to be bound to all of the terms and conditions governing the use of that card as outlined in the CFFCU Disclosure for Electronic Fund Transactions. I/we understand and agree that the disclosure will be provided to me by CFFCU if my request is approved. I/we understand and agree that the credit union's decision to grant this request will be based on information provided on this application, along with past history and information obtained from a Consumer Reporting Agency. I/we hereby authorize CFFCU to obtain my consumer report for this purpose.

Primary Member's Signature \_\_\_\_\_

Joint Member's Signature \_\_\_\_\_

Maximum cash withdrawals at ATM machines are limited to \$500.00 per day.  
The first six ATM transactions per monthly statement cycle are free; additional transactions are \$1.00 each.  
Replacement card fee is \$12.00. Pin reorder fee is \$3.00.

### For Credit Union Use Only

Date application received                     

UMSG

Date of Card order \_\_\_\_\_

Teller #                     

ODP

Notes: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



## What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We offer standard overdraft practices that come with your account
2. We also offer overdraft protection plans, such as link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

➤ **What are the standard overdraft practices that come with my account?**

We *do* authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments out of checking

We *do not* authorize and pay checking account overdrafts for the following types of transactions unless you ask us to:

- ATM transactions
- Everyday debit card transactions

*We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.*

➤ **What fees will I be charged if Community Focus Federal Credit Union pays my checking account overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to \$30.00 each time we pay an overdraft on your available checking account balance.
- There is no limit on the total fees we can charge you for overdrawing your account.

➤ **What if I want Community Focus Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

If you also want us to authorize and pay overdrafts on your available balance ATM and everyday debit card transactions from your checking account, call 1-800-526-7328, visit [www.communityfocusfcu.com](http://www.communityfocusfcu.com) or complete the form below and present or mail it to:

Community Focus Federal Credit Union  
18925 Telegraph Road  
Brownstown, MI 48174

**If you no longer want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 800-526-7328, or write us at the above address.**

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 I want **Community Focus Federal Credit Union** to authorize and pay checking account overdrafts on my ATM and everyday debit card transactions.

I do not want **Community Focus Federal Credit Union** to authorize and pay checking account overdrafts on my ATM and everyday debit card transactions.

Signature: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Date: \_\_\_\_\_

Account Number(s): \_\_\_\_\_

## ATM & Debit Card Information

### **ATM CARD:**

- You must have a checking account to apply for an ATM card with Community Focus Federal Credit Union.
- Your new ATM card will arrive within 10 business days. Your PIN number will arrive separately to protect your information.
- Your ATM card PIN number will be randomly selected, it cannot be changed.
- If you forget your PIN number, we can order you a copy for \$3.00.
- Your ATM card has a cash limit of \$500.00 per day, unless the system is offline.
- The first 6 ATM transactions or balance inquiries per month are free. Each additional transaction or inquiry will be \$1.00. This applies to all ATMs, including ours.
- The replacement fee for a lost or damaged card is \$12.00.
- If account is negative, the Credit Union reserves the right to freeze your card until account is made positive.
- If account is negative excessively, the Credit Union reserves the right to cancel the card for 6 months, at which time the account will be reviewed by the Credit Committee.

### **DEBIT CARD:**

- You must have a checking account to apply for a Debit MasterCard with Community Focus Federal Credit Union.
- The card may be used to pay bills or utilities, at any ATM machine, or at any merchant that accepts MasterCard.
- Your new debit card will arrive within 10 business days.
- To activate the card, you must call from the number that we have on file for the account, and use the last 4 digits of the primary member's social security number.
- You will select your own PIN at the time of activation.
- If you forget your PIN, we can order you a copy for \$3.00. It cannot be changed once selected.
- Your maximum credit transaction limit per day is \$2500.00, your maximum cash withdrawal limit is \$500.00.
- The first 6 ATM transactions or balance inquiries per month are free. Each additional transaction or inquiry will be \$1.00. This applies to all ATMs, including ours.
- The replacement fee for a lost or damaged card is \$12.00.
- If there are not funds to cover a transaction in your checking account and the funds are available in your savings, there will be an automatic transfer to cover it and a fee of \$2.50.
- If account is negative, the Credit Union reserves the right to freeze your card until account is made positive.
- If account is negative excessively, the Credit Union reserves the right to cancel the card for 6 months, at which time the account will be reviewed by the Credit Committee.