



MECU VISA® DEBIT CARD HOLDER'S AGREEMENT

You may not use your VISA ATM/Debit Card for any illegal purposes such as on-line gambling. The information that follows is an agreement between you the (member/cardholder) and MECU (the credit union or MECU) covering MECU's VISA Debit Card(s). Please read the disclosure and its explanation of your rights and obligations for transactions on the card(s). Please keep this notice for future reference.

(1) CARDHOLDER'S LIABILITY:

Limits on liability for your VISA Debit Card, when used for point-of-sale transactions: Your VISA Debit Card is so secure that we have reduced your potential liability for unauthorized transfers accomplished with your card under certain circumstances. For Card(s) issued for point-of-sale (POS) transactions, unless you have been grossly negligent or have engaged in fraud you will not be liable for any unauthorized transactions using your lost or stolen Card(s).

(2) NOTIFICATION PROCEDURES:

For lost/stolen card(s) or unauthorized transfer(s), call MECU at (405) 813-5500 and/or write MECU at 101 N. Walker, Oklahoma City Oklahoma 73102. The hours of operation at this office are 8:30 a.m. to 5:30 p.m. Monday and Friday and from 8:30 a.m. to 5:00 p.m. Tuesday through Thursday (all times CST).

(3) TYPES AND LIMITATIONS ON TRANSACTIONS:

For accounts associated with your card(s), you may use your card(s) at a terminal to:

- (a) Withdraw cash from your deposit accounts;
- (b) Make deposits to your deposit accounts;
- (c) Transfer funds between your deposit accounts;
- (d) Pay with your VISA check card everywhere that VISA debit cards are accepted;
- (e) Inquire as to the amount of your available balance.



Some of these services may not be available at all terminals. (The term "terminals" refers to the automated teller machines (ATMs) and other electronic terminals where you may use your card or cards.)

A maximum of \$500 or your account balance (whichever is less) may be withdrawn from a terminal, per day, per card. Use your VISA check card anywhere VISA debit cards are accepted. We will charge all purchases and withdrawals made with your card(s) against your account. The use of your card(s) to purchase goods and services will constitute a simultaneous electronic withdrawal from and/or demand from your primary Share Draft (Checking) Account at MECU. You are not able to place a stop payment on any transaction made with your VISA Debit Card.

In addition to the limits in cash withdrawals at terminals (described above), you may use you VISA Debit Card to purchase up to \$1,000 in goods and services each day, as long as your available account balance is sufficient to cover the combined total of all purchases and withdrawals.

(4) DISCLOSURE OF CHARGES:

You will be charged the fees in accordance with the following information. MECU reserves the right to make future changes in account(s) and/or card(s) service charges, subject to MECU giving you notice as required by law.

Debit Card Reissue/Lost Card or PIN Fee \$7.00 per card
Debit Card Additional Card Fee \$7.00 per card
Non-TransFund ATM Withdrawals/Inquiry/Transfer Fee \$1.50 per transaction
NSF Fee \$30.00 per item



(5) DOCUMENTATION:

You will receive a receipt that documents a transaction at the time you make any transfer to or from your account using a terminal. Your account statements also will indicate the transactions made with the card(s).

(6) IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSACTIONS:

You are required to notify Municipal Employees Credit Union at 101 N. Walker, Oklahoma City, OK 73102 of any errors pertaining to your account no later than sixty (60) days after the print date on your FIRST statement on which the problem or error appeared. In the notification to MECU include the following:

- (a) Your name and account number;
- (b) A description of the error or the transfer that is in question. Please clearly explain why you believe this to be an error or why you need more information;
- (c) The precise dollar amount of the error in question.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days (or 5 business days for unauthorized use of a Debit Card per VISA limitations) after we hear from you and will correct any error promptly. If we need more time however, we may take up to 45 days (90 days if the transaction occurred at a point-of-sale location or outside the United States or on a new account) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (or 5 business days for unauthorized use of Debit Card per VISA limitations or 20 business days for a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. We will tell you the results within 3 business days after completing our investigation if we decide that there was no error and we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

(d) DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES:

MECU will disclose information about your account or the transfer you make to third parties in the following instances:

- (a) When it is necessary to complete a transfer;
- (b) To verify the existence of and the condition of your account for a third party such as for a credit bureau or merchant;
- (c) To comply with government agencies or court orders; or
- (d) When you give MECU written permission.

(e) MECU:

The credit union may be liable for all damages to the member if caused by MECU's failure to make a transfer pursuant to instruction by the member, EXCEPT in the following instances:

- (a) Your account has insufficient funds to complete the transfer;
- (b) The funds are subject to encumbrances, such as legal;
- (c) The terminal has funds insufficient to complete the transfer;
- (d) The terminal was not working properly when you started the transfer;
- (e) You have reported your card or PIN lost or stolen, or
- (f) Your card or PIN is canceled.

MECU may be liable for damages for its failure to properly credit deposits made to the account, subject to normal credit union policies and procedures. Under no circumstance shall MECU be liable for any damages where the error or failure is beyond the control of the credit union (flood, fire, etc.), and when due care has been exercised by the credit union or when a mechanical or technical malfunction was known to the member. In the case of any error or malfunction, that was not intentional on MECU's part, where the result was a good faith error, the credit union's liability is limited only to actual damages proved.

(f) CANCELLATION:

We are not under any circumstances obligated to reissue a lost or stolen card. We may cancel or invalidate your card at any time. You may cancel your card by cutting it in half and returning the pieces to us at one of our credit union locations or mailing it to:

MECU 101 N. Walker, Oklahoma City, OK 73102

MECU takes proactive measures to stop and/or prevent debit card fraud. If your debit card becomes inactive, as a result of there having been no prior activity on the card, (for 12 months or longer), the debit card will be closed. To obtain a replacement debit card you will be required to complete a new debit card application.

(g) THE CURRENCY CONVERSION FEE WILL BE DISCONTINUED:

Effective April 2, 2005, instead, a 1% International Transaction Fee will be assessed on all transactions where the merchant country differs from the country of the card issuer. This fee will be assessed on all international purchases, credit vouchers, and cash disbursements. The converted transaction amount will be shown separately from the International Transaction Fee on your billing statements.

Effective April 2, 2005, the exchange rate for transactions in a foreign currency will be a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives, or the government mandated rate in effect for the applicable central processing date plus the 1% International Transaction Fee.

(h) FOREIGN TRANSACTIONS:

At any time, MECU may restrict the use of the VISA Debit Card in certain countries due to security risks. Or, if not restricted, MECU, may limit the dollar amount of withdrawals made from certain countries; as well as within the United States.



Use the MECU VISA® Debit Card as you would a check anywhere VISA debit cards are accepted. The money for your purchase will automatically be taken from your MECU Share Draft (Checking) Account.

**It is that easy.
No check writing.
No outstanding balance.
No interest.**

Also, use it as you would an ATM card, at any automated teller machine. You will be able to access your MECU Share Draft (Checking) Account for withdrawals, deposits, balance inquiries, transfers and more!

- Withdraw up to \$500.00 cash per day from ATMs.
- In addition, purchase up to \$1,000.00 in goods and services per day at retail locations that accept the VISA debit card.
- No hassle writing a check.
- Use your VISA check card anywhere VISA debit cards are accepted.
- Save money by purchasing fewer checks.
- Deposit checks or cash.
- Transfer money between your accessible accounts.
- Check the balance of any of your accessible accounts.

Access your MECU Share Draft (Checking) Account through any automated teller machine displaying the TransFund logo.

Receive free ATM usage for MECU ATM Cardholders at our designated free ATM locations and ATMZONE locations. (These locations can be found on our website.)

VISA DEBIT CARD INFORMATION

Non-VISA Debit Card Transactions on Visa Branded Cards

In the past most transactions have been processed as VISA Check Card transactions unless you entered a PIN, in the future if you do not enter a PIN, transactions may be processed as either a VISA Check Card transaction or a transaction on the PULSE network. Merchants must provide you with a clear way of choosing to make a VISA Check Card Transaction if they support this option.

Please be advised that should you choose to use PULSE when making a transaction without a PIN, different terms may apply. Certain protections and rights applicable only to VISA Check Card transactions as described in your cardholder agreement will not apply to transactions processed on the PULSE network. Please refer to sections 1 and 6 of your cardholder Agreement for the VISA terms and conditions.

<p>DOWNTOWN OKLAHOMA CITY 101 North Walker Ave. Oklahoma City, OK 73102 Ph (405) 813-5500 Fax (405) 297-2981</p>	<p>DOWNTOWN OKLAHOMA CITY DRIVE THRU 616 Colcord, Suite 101 Oklahoma City, OK 73102 Ph. (405) 813-5500</p>	<p>SOUTH OKLAHOMA CITY 8812 South Walker Ave. Oklahoma City, OK 73139 Ph (405) 813-5550 Fax (405) 631-2802</p>	<p>NORTH OKLAHOMA CITY 3561 West Memorial Oklahoma City, OK 73134 Ph (405) 813-5565 Fax (405) 752-9564</p>	<p>COUNCIL OKLAHOMA CITY 9012 North Council Oklahoma City, OK 73132 Ph (405) 813-5570 Fax (405) 721-4383</p>
	<p>VISA® ACCOUNT INQUIRIES (855) 309-7390</p>	<p>ADELINE (405) 297-3663</p>	<p>WORLD WIDE www.mecuokc.org</p>	

Member accounts are federally insured to \$250,000 by the National Credit Union Administration (“NCUA”)



VISA® DEBIT CARD APPLICATION

I am applying for a:

NEW VISA Debit/ATM Card
 REPLACEMENT VISA Debit/ATM Card

The number of cards applied for _____

PRIMARY CARD HOLDER	NAME
	Account Number
	Social Security Number
	Date of Birth
	Mother's Maiden Name
	Street Address
	City State Zip
	Cell Phone Home Phone: Work Phone:
	E-mail Address
JOINT ACCOUNT HOLDER 1	NAME
	Account Number
	Social Security Number
	Date of Birth
	Mother's Maiden Name
	Street Address
	City State Zip
	Cell Phone Home Phone: Work Phone:
	E-mail Address
JOINT ACCOUNT HOLDER 2	NAME
	Account Number
	Social Security Number
	Date of Birth
	Mother's Maiden Name
	Street Address
	City State Zip
	Cell Phone Home Phone: Work Phone:
	E-mail Address
AUTHORIZED USER	NAME
	Social Security Number
	Street Address
	City State Zip

*By signing above I understand that MECU will not accept my application for a VISA Debit Card, unless I have a MECU Share Draft Account. I also understand that the VISA Debit Card(s) issued to me will permit access to all deposit accounts I maintain with MECU and that the other persons, if any, to whom I give or in whose name I direct MECU to issue a VISA Debit Card will have access to my deposit accounts with the VISA Debit Card. I also understand that this application must be signed by all persons who are joint owners on my MECU account(s) associated with this VISA Debit Card. I have been advised to memorize my PIN, never write it on my card and never give it to anyone except people I authorize to access my account(s). By signing this application, I authorize MECU to make inquiries into my credit history and to obtain credit reports when evaluating this application and when opening, renewing or reviewing my account. I have received a copy of the Electronic Fund Transfer Service Agreement and Disclosure.

Primary Account Holder Signature _____ Date _____

Joint Account Holder Signature 1 _____ Date _____

Joint Account Holder Signature 2 _____ Date _____

Employee Initials _____