



NEW CARD

REPLACEMENT CARD

ACCOUNT # _____

MEMBER INFORMATION

NAME _____
TITLE FIRST NAME MIDDLE NAME SURNAME

OTHER _____
DATE OF BIRTH GENDER CELL HOME

EMAIL _____

IDENTIFICATION

PRIMARY

SECONDARY

_____ ID TYPE ID NUMBER EXPIRY DATE _____ ID TYPE ID NUMBER EXPIRY DATE

ADDRESS

RESIDENTIAL _____

MAILING _____

EMPLOYMENT INFORMATION

_____ OCCUPATION ADDRESS _____

_____ WORK NO. FAX NO. EMAIL ADDRESS _____

ACCOUNTS HELD WITH THE CREDIT UNION

Shares Deposit Loans Mortgage Other _____

SIGNATURES

I confirm that the information given on this application form is accurate and hereby undertake to abide by the terms and conditions of this agreement.

_____ DATE _____ WITNESS _____ DATE

FOR OFFICE USE ONLY

_____ VERIFIED BY _____ DATE _____

_____ APPROVED BY _____ DATE _____ CARD NUMBER _____

CARD HOLDER AGREEMENT, OWNERSHIP AND USE

1. The Card remains the property of the Credit Union and the Cardholder shall return the card to the Credit Union upon request.
2. The Credit Union in its absolute discretion and without prior notice, may at any time cancel, refuse to reissue, renew or replace the Card or withdraw the card.
3. The Cardholder will use the service strictly in accordance with the Credit Union's instructions.
4. The Card does not confer any right to overdraw an account.
5. If the Cardholder receives more cash than he/she requested from the ATM Teller machine he/she must report this occurrence to the Credit Union immediately.
6. A Cardholder may terminate this agreement by written notice.
7. The Credit Union is entitled to debit the account with all amounts withdrawn by the use of the card.
8. Whenever the ATM is used in respect of deposits the Cardholder must use only the prescribed sealed envelope enclosing therein all monies excluding coins.
9. Each transaction conducted at the ATM will be debited or credited to the member's account in accordance with the Credit Union's normal practice.
10. The records of the Credit Union with respect to the Credit Union's ATM Teller transactions and to the contents of the envelopes placed in the Credit Union's ATM Teller Machine shall be conclusive and binding upon the cardholder.
11. The contents of envelopes placed in the Credit Union's ATM Teller Machine are subject to verification and acceptance by the Credit Union. All deposit items are subject to final settlement.
12. The Credit Union shall endeavour to credit envelope deposits to the Cardholder's account no later than two (2) business days after receipt of the envelope. However, this may not always take place on the day of lodgement.
13. The Credit Union may at any time and without notice cancel or suspend the right to use the card entirely or in respect of specific facilities without affecting the Cardholder's obligations to the Credit Union which shall continue in force.
14. The Cardholder must exercise all possible care to ensure the safety of the card and should prevent the PIN becoming known to any person. The Credit Union would not be liable for the loss of funds as a result of the Personal Identification Number (PIN) becoming known to any person other than the Cardholder.
15. If the card is lost, stolen or for any reason liable to misuse, and the PIN is disclosed in breach of this condition, the Cardholder must immediately notify the Credit Union. If this notification is given orally it shall not take effect unless it is confirmed in writing.
16. A fee of ten dollars (\$10.00) will be charged to the Cardholder for the replacement of the card if damaged, lost or stolen.
17. The Cardholder when conducting withdrawal transactions at any of the ATMs belonging to the National Commercial Bank assumes responsibility for the one dollar (\$1.00) processing fee that will be incurred. This fee is not the responsibility of the Credit Union and is not applicable to withdrawals done at the Credit Union's ATM using the Credit Union's ATM Card.

Location and Operation

18. The Credit Union may at any time and without notice withdraw any ATM Machine from use or cancel the service or part thereof without being liable for any loss resulting thereafter.
19. The Credit Union shall not be liable if it is unable to perform its obligation under the ATM Teller Service for any reason whatever. Effect and Amendment.
20. The terms and conditions of the Credit Union's ATM Teller Agreement, rules and regulations governing the operation of the Cardholder's account remain in full force and effect, and apply to all ATM Teller transactions.