

**APPLICATION FOR MUSKEGON FEDERAL CREDIT UNION**

**DEBIT MASTERCARD**

**ATM CARD**

ACCOUNT NUMBER: \_\_\_\_\_ BASE: \_\_\_\_\_

PRIMARY MEMBER'S NAME (CARD 1): \_\_\_\_\_

DRIVERS LICENSE #/STATE ISSUED FROM: \_\_\_\_\_

SOCIAL SECURITY NUMBER: \_\_\_\_\_

STREET ADDRESS: \_\_\_\_\_

CITY/STATE/ZIP: \_\_\_\_\_

WORK PHONE: \_\_\_\_\_ HOME PHONE: \_\_\_\_\_

JOINT MEMBER'S NAME (CARD 2): \_\_\_\_\_

DRIVERS LICENSE #/STATE ISSUED FROM: \_\_\_\_\_

SOCIAL SECURITY NUMBER: \_\_\_\_\_

I/we already have an existing Overdraft Line of Credit with Muskegon Federal Credit Union, and I/we hereby request that if transactions made with my/our ATM or Debit MasterCard overdraw my/our MFCU checking account, that transfers be made from that Overdraft Line of Credit up to my/our available limit to cover any overdrawn amounts. If you do not already have an existing Overdraft Line of Credit with MFCU, you can come in to the office and speak with a loan officer or request an application.

PRIMARY MEMBER'S SIGNATURE \_\_\_\_\_

JOINT MEMBER'S SIGNATURE\* \_\_\_\_\_

\*Both signatures required on joint accounts

By signing below, I/we hereby make application for a Muskegon Federal Credit Union ATM or 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 MFCU DISCLOSURE FOR ELECTRONIC FUND TRANSACTIONS. 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 MFCU to obtain my consumer report for this purpose.

PRIMARY MEMBER'S SIGNATURE \_\_\_\_\_

JOINT MEMBER'S SIGNATURE\* \_\_\_\_\_

\*Both signatures required on joint accounts

FOR CREDIT UNION USE ONLY		
DATE APPROVED _____	DATE DENIED _____	STAFF INITIALS _____
DATE ORDERED _____	NUMBER OF CARDS ORDERED _____	STAFF INITIALS _____



# Muskegon Federal Credit Union

"Where you're more than a member, you're family"

## ATM/DEBIT INFORMATION

### ATM DAILY LIMITS – 24 HOUR TIME PERIOD FROM 6:00 P.M. TO 6:00 P.M.

- ATM ON-LINE LIMIT \$300.00
- ATM OFF-LINE LIMIT \$ 50.00

### FEES

- THERE IS NO CHARGE FOR TRANSACTIONS OR INQUIRIES WHEN USING YOUR CARD AT A MUSKEGON FEDERAL CREDIT UNION ATM LOCATION.
- AT ANY OTHER ATM LOCATION, DEPENDING ON WHICH BASE YOU ARE ON IN THE MVP REWARD PROGRAM, AFTER ANY FREE TRANSACTIONS A \$3.00 PER TRANSACTION CHARGE WILL BE TAKEN FROM WHATEVER ACCOUNT YOU ARE TRANSACTING BUSINESS. A \$3.00 INQUIRY FEE WILL BE CHARGED TO THE ACCOUNT YOU INQUIRE ON.

### ATM DEPOSIT HOLDS

- FIRST AND SECOND BASE MEMBERS FIVE DAY HOLDS
- THIRD BASE AND HOME RUN MEMBERS NO HOLDS

### INVALID PIN TRIES

- IF YOU EXCEED 3 INVALID PIN TRIES IN A BUSINESS DAY, YOUR CARD WILL BE DISABLED. THE PIN WILL AUTOMATICALLY RESET IN 24 HOURS.

### LOST OR STOLEN CARD

- IF YOUR CARD IS LOST/STOLEN, REPORT IT IMMEDIATELY TO THE CREDIT UNION.

### MISUSE OF YOUR CARD

- YOUR CARD WILL BE REVOKED FOR ANY MISUSE OR DELINQUENCY.

### DEBIT CARDS – ADDITIONAL INFORMATION

- DEBIT CARD LIMIT AVAILABLE WITHOUT USING A PIN \$2,000.00 PER DAY
- DEBIT CARD LIMIT AVAILABLE USING A PIN \$ 500.00 PER DAY
- DEBIT CARD IS ACCEPTED ANYWHERE YOU SEE MASTERCARD.
- THE MAXIMUM NUMBER OF APPROVED DEBIT TRANSACTIONS PER DAY IS 15.
- CONTACT THE CREDIT UNION IF YOU PLAN TO TRAVEL & USE YOUR DEBIT CARD.

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