



New Card Request Application Information

Applying for a new

ATM Card

VISA Debit Card

VISA Debit/ATM Card Cash Withdrawal Limits:

You may withdrawal up to a maximum of \$300.00 in a 24-hour period at the Credit Union ATMs and nonproprietary ATMs if there are sufficient funds in your account.

VISA Debit Card Point-of-Sale Limits:

You may purchase up to a maximum of \$2,000.00 in a 24-hour period at merchant who accepts VISA transactions if there are sufficient funds in your account.

Account Number:

Have you moved in the last 30 days? Yes No

Full Legal Name (First, MI, Last):

Social Security Number:

Address:

City:

State:

Zipcode:

Home Phone Number:

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Email Address:

Full Legal Name (First, MI, Last):

Social Security Number:

Address:

City:

State:

Zipcode:

Home Phone Number:

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Email Address:

ATM Card: ATM cards are only available for Regular Share accounts and can only be used at an ATM. If the card is lost or stolen, I understand I must notify Cochise Credit Union immediately.

VISA Debit Card: VISA Debit cards are only available for a Share Draft account. VISA Debit cards can be used at any merchant who accepts VISA. (Some restrictions apply.) If the card is lost, stolen, or I have unauthorized transactions I understand I must notify Cochise Credit Union immediately.

By signing below, the undersigned request the described services and agrees to the terms and conditions governing the services, including any fees and charges, and acknowledges receipt of the Electronic Funds Transfer Disclosure as contained in our membership booklet. The undersigned agree that all information is accurate and authorizes Cochise Credit Union to verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency. Cochise Credit Union reserves the right to approved or deny this application based on history of past or existing accounts.

Primary Member Signature

Date

Joint Owner Signature

Date



Credit Union Use Only: Teller# _____ Approved Denied Issued Date _____
 Credit Report Processed By: Teller# _____ Processed Date _____ Credit Score _____

Debit Card or ATM Card - Card Agreement

General Provisions

Any person who accepts, signs, uses, or otherwise causes the use of the card or its account number or personal identification number (PIN) agrees to all the terms and conditions in this Cochise Credit Union Card Agreement and disclosures, and as they may be amended.

Cochise Credit Union is authorized to obtain information, including a credit report, concerning persons receiving a card, as deemed necessary in its sole discretion, to evaluate the eligibility and for review of continued eligibility for a card. We agree the card is the property of Cochise Credit Union and we will surrender it to Cochise Credit Union upon request at any time and for any reason. We understand the card can be impounded automatically at the ATM or by a merchant. We further agree Cochise Credit Union shall have no liability should a card be seized due to malfunction or failure of equipment or computer programs, or for security purposes. We understand Cochise Credit Union may revoke the use of the card and/or PIN if any of the member's accounts related to the card's use are maintained in a manner that, in Cochise Credit Union's sole discretion, it deems contrary to sound financial practices.

We agree to make a good-faith effort to resolve disputes regarding goods or services obtained from the merchant.

This Agreement, and all related matters, shall be governed by and interpreted in accordance with the laws of the United States and the State of Arizona. I agree to abide by the terms, conditions, and liabilities set forth in the Electronic Fund Transfers Disclosure.

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Cardholder Provisions

The following provisions apply to each person receiving or using the card and/or a PIN, including the member:

We agree the issuance of a card and/or PIN is solely for our individual use. We agree the card and/or PIN will not be divulged, given, or made available to any other person under any circumstance.

We understand and recognize the use of the card is governed by this Agreement and any amendments to it.

We understand the member may revoke any cardholder's privilege to have access to the member's accounts using the card by notifying Cochise Credit Union. Further, Cochise Credit Union has no obligation to inform the cardholder that access has been terminated.

We waive any right to stop payment on point-of-sale authorizations originated by use of the card.

A withdrawal or authorized point-of-sale transaction will be paid, even if it overdraws my account.

We agree to immediately report to Cochise Credit Union the loss or theft of the card or unauthorized transactions that have occurred.

We understand and agree Cochise Credit Union is not responsible for the refusal by merchant or financial institution to honor the card.

We agree all point-of-sale adjustments may be made by credit to my checking account by a properly executed credit voucher issued by the appropriate merchant.

We agree illegal use of the card will be deemed an action of default and/or breach of contract and the card and other related services may be terminated at Cochise Credit Union's discretion. We further agree, should illegal use occur, to waive any right to sue Cochise Credit Union for such illegal use or activity directly or indirectly related to it, and additionally we agree to indemnify and hold Cochise Credit Union harmless from suits or other legal action or liability, directly or indirectly, resulting from such illegal use.