

ALASKA USA FEDERAL CREDIT UNION DEBIT CARD APPLICATION

Account Number	Name

Alaska USA offers debit card access to your account with an ATM Card or Visa[®] Debit Card. With either card, you will have access to your savings, money market, consumer loan, or credit line.

ATM Card – In addition to account access, your ATM Card will allow you to withdraw cash and obtain account balances, transfer funds between accounts with the same member number, and make deposits and loan payments at designated ATMs.

Visa[®] Debit Card – In addition to all of the features of an ATM card, your Visa[®] Debit Card is linked to your Alaska USA checking account and allows you to make purchases at millions of retail locations, including online merchants, have recurring bills deducted from your account, and much more!

Establish Service
I hereby request a new debit card and PIN for this account. By my signature below, I agree to read and comply with the terms and conditions of the Debit Cardholder Agreement.

Update Service
I hereby request to close and replace my lost, stolen, or compromised debit card. I understand the new card will not have the same number as my existing card.
I hereby request to replace my existing damaged or misspelled debit card. I understand the replacement card will have the same number as my existing card.
I hereby request a new Personal Identification Number (PIN) for my existing debit card.
I hereby request to replace my existing ATM Card with a Visa [®] Debit Card.
I hereby request to replace my existing Visa [®] Debit Card with an ATM Card.
I hereby request a Temporary ATM Card. I understand I am responsible for destroying the temporary card as soon as I have activated my permanent card.

Cancel Service
I hereby request to cancel the debit card issued to _____ on this account. (Cardholder's Name)

Take this application to any branch or mail it to:

Member Service Center
Alaska USA Federal Credit Union
P.O. Box 196613
Anchorage, AK 99519-6613

Signature: _____ **Date:** _____

For Credit Union Use Only – Government Issued ID			
State/Country:	Type:	Number:	Exp:

Debit Cardholder Agreement

Use of the Alaska USA ATM Card and/or the Visa Debit Card shall be governed by the terms and conditions applicable to Cardholder's account(s); to the following terms of this Agreement, bylaws, rules, regulations, or applicable law; and such other terms, conditions, and/or amendments as may be established from time to time and communicated to Cardholder in writing.

1. The Alaska USA ATM Card and/or the Visa Debit Card will generally be used in combination with a Personal Identification Number (PIN), which will be issued exclusively to Cardholder by Alaska USA Federal Credit Union (Card Issuer). Cardholder is responsible for use of the card and PIN. Cardholder will maintain the card and PIN separately to ensure that the PIN will not be obtained by another person who may have possession of the card due to loss or theft.

2. The Alaska USA ATM Card and/or the Visa Debit Card will be used to obtain cash and/or goods and services only if there are sufficient funds in the accessed account(s). Debit point-of-sale (POS), including Visa Debit Card, transactions will only be applied to the Cardholder's checking account (S-70). Cardholder will immediately pay any overdraft without notice or demand. Signature-based POS purchase and cash advance transactions may take one or more days to post to Cardholder's account, whereas transactions requiring a PIN generally post immediately. Current deposits may not be available until the next business day.

3. All debit cards issued by Card Issuer are the property of the Card Issuer and must be returned upon request and may be revoked or replaced without notice. The card may be automatically impounded at a terminal at any time. In the event of loss of the card, Cardholder agrees to immediately notify the Card Issuer. Cardholder shall review statements of accounts from the Card Issuer promptly and report any errors or unauthorized transactions. The Federal Electronic Fund Transfer Act Disclosure, which is provided to the Cardholder with the card in a separate mailing, explains the legal limitations on Cardholder's liability for unauthorized transactions, as well as the rules for unauthorized transactions and error resolutions.

4. The Card Issuer has the right to limit the frequency or amounts of withdrawal or to institute fees for cards or transactions or to change its policies regarding these matters at any time without amending this Agreement. Cardholder's account may be charged for such fees. Current limits and fees, if any, will be provided to Cardholder separately in writing.

5. The Card Issuer makes no claims or warranties with respect to the operation of the associated equipment or system, and the Card Issuer shall not be liable for any failure or malfunction of the equipment or system, except as may be specifically provided by law.

6. Cardholder may cancel this Agreement at any time by notifying the Card Issuer verbally or in writing and returning the card. In that event, all rights and obligations for any transaction that occurs before the Card Issuer received notice of cancellation shall be determined by this Agreement.

PLEASE RETAIN FOR YOUR RECORDS