

**CULVER CITY EMPLOYEES FEDERAL CREDIT UNION  
VISA ATM/DEBIT APPLICATION FOR CHECKING AND/OR SAVINGS**

Culver City Employees Federal Credit Union offers you account access with the convenience of ATMs. With your VISA ATM/DEBIT card and PIN, you can make POS purchases, cash withdrawals, transfers and balance inquiries easily at any ATM displaying the following emblems:



Deposits can be made to your account at any *CREDIT UNION ATM* displaying the co-op logo and labeled as a deposit taking institution.

**ACCESS TO YOUR FUNDS...SEVEN DAYS A WEEK.....24 HOURS A DAY**

Your) transactions each month are free from fees by CCEFCU. (Charges from ATM owner may apply and are not governed by the Credit Union).

Your VISA ATM/DEBIT card is strictly safeguarded by a Personal Identification Number (PIN), known only to you....making your funds safe.

**APPLY TODAY**

Apply now and make accessing your credit union funds more convenient. You never know when or where you may need one of our convenient ATMs.

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Yes, send me a Culver City Employees Federal Credit Union VISA ATM/DEBIT Card.

I/we hereby apply for a Culver City Employees Federal Credit Union VISA ATM/DEBIT Card, and agree to all the conditions as stated in the Electronic Services Disclosure and Agreements issued to me.

I/we authorize CCEFCU to obtain such information as you may require concerning the statements contained in this application and agree that the application shall remain the property of CCEFCU whether or not the card is issued.

Name (Please Print) \_\_\_\_\_ Account # \_\_\_\_\_

Employer & Location \_\_\_\_\_

Drivers License# \_\_\_\_\_ Social Security # \_\_\_\_\_

Home Phone # \_\_\_\_\_ Work Phone # \_\_\_\_\_

Cell Phone# \_\_\_\_\_ E-mail Address \_\_\_\_\_

Home Address \_\_\_\_\_

City \_\_\_\_\_ State and Zip \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

Joint Owner Name (If applying for a 2<sup>nd</sup> VISA ATM/DEBIT Card) \_\_\_\_\_

Joint Owner Signature \_\_\_\_\_ Date \_\_\_\_\_



CULVER CITY EMPLOYEES FEDERAL CREDIT UNION  
 9770 Culver Blvd  
 Culver City, CA 90232-2703  
 (310) 253-6060

## OVERDRAFT SERVICES CONSENT ATM and One-Time Debit Card Transactions

### WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a share/savings account or overdraft line-of-credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

#### What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Share drafts/checks, and other transactions made using your checking account
- Automatic bill payments
- ACH transactions

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

#### What fees will I be charged if the Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of \$ 20.00 each time we pay an ATM or debit card transaction overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

#### What if I want the Credit Union to authorize and pay overdrafts on my ATM and one-time debit card transactions?

If you want us to authorize and pay overdrafts on ATM and one-time debit card transactions, complete the section below and mail it to: Culver City Employees Federal Credit Union

9770 Culver Blvd, Culver City CA 90232 CREDIT UNION NAME 310-253-6060  
CREDIT UNION ADDRESS TELEPHONE NUMBER

If there are multiple owners on the ATM and/or debit card account, either account owner can act on behalf of all owners on this account. Only one (1) account owner signature is needed to add or remove the overdraft coverage.

**ADD COVERAGE**  I want the Credit Union to authorize and pay overdrafts on my ATM and one-time debit card transactions. I understand I will be charged fees as listed above.

*I have the right to revoke this coverage at any time by contacting the Credit Union in writing or by phone.*

**REMOVE COVERAGE**  I do not want the Credit Union to authorize and pay overdrafts on my ATM and one-time debit card transactions.

\_\_\_\_\_  
 MEMBER/OWNER SIGNATURE DATE

Printed Name: \_\_\_\_\_ Member Number: \_\_\_\_\_

CREDIT UNION CONSENT CONFIRMATION		
Signature of Credit Union Employee: X	Effective Date:	<input type="checkbox"/> Coverage added <input type="checkbox"/> Coverage removed

