

**Savannah Postal Credit Union**  
**Application for Visa Debit/ATM Card(s)**

Joint account owners may request a Debit/ATM card for this account. Only one primary share account and one mailing address may be used. For security reasons, we recommend that you not record your PIN (Personal Identification Number) in any conspicuous place like your wallet, your checkbook, or your address book. We do not have any record of your PIN number, so if it is lost or forgotten we cannot be of assistance to you except for canceling that PIN number and ordering a new one for you.

Member # \_\_\_\_\_ Checking Account # \_\_\_\_\_

Name \_\_\_\_\_

Mailing Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

I understand there will be a \$15.00 charge for the card.

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

Signature of the applicant constitutes acknowledgement of the Debit/ATM card order, receipt of the disclosures required by the Electronic Funds Transfer Act (Regulation E), and agreement to the rules governing Share Draft accounts and fees by the Savannah Postal Credit Union that are attached to this application and disclosed on the Share Draft account agreement card.

**Terms & Conditions**  
**Governing your Debit/ATM Card**

The Debit/ATM card is issued on behalf of Savannah Postal Credit Union, hereinafter called SPCU, to the member for use and is subject to the following terms and conditions:

The Debit/ATM card is the property of SPCU and must be surrendered immediately upon request.

SPCU may revoke, limit or suspend use of the Debit/ATM card at anytime without prior notice.

Use of the Debit/ATM card constitutes authorization for SPCU to charge the member's checking account in the amount indicated when the Debit/ATM card is used, and a withdrawal fee established by the Board of Directors of Savannah Postal Credit Union.

**SERVICE:**

You may use your Debit/ATM card and PIN number to:

- (a) Pay for merchandise at Point of sale.
- (b) Withdraw cash from your checking account held by SPCU.

- (c) For security reasons, cash withdrawals are limited to no more than \$200.00 in any one day. The weekend equals One day.
- (d) You may use your Debit/ATM card at any Money Exchange or CIRRUS location to perform cash withdrawals. You may use ATM machines displaying the CIRRUS emblem anywhere in the world.
- (e) The machine owner governs ATM accessibility.

**DOCUMENTATION:** You will receive a transaction record at the time a transfer is made from your account using an Debit/ATM. You will also receive a monthly statement showing transfers, which affect your checking account in which access has been provided.

**Member Liability:** Notify SPCU at once if you believe your card has been lost or stolen. Telephoning SPCU is the best way to prevent possible losses. You could lose all the money in your checking account as well as transfers from your savings account.

If you believe your card has been lost or stolen you must notify us within (2) two business days after you learn of the loss or theft. You can lose no more than \$50.00 if someone uses your Debit/TM card without your permission.

If you fail to notify SPCU within the (2) two-day time frame and we can prove that proper notification could have prevented use of the card, you will be responsible for the entire loss. Also if your statement shows transfers that you did not make, you must notify SPCU within (60) sixty days of the date the statement was mailed to you. Failure to notify SPCU within the (60) day time frame could result in a loss to you if we can prove that proper notification within the specified time frame could have prevented the loss.

If you believe your card has been lost or stolen, or that someone has transferred or may transfer money from your account without permission call or write SPCU during regular office hours, or write to us at:

Savannah Postal Credit Union  
P O Box 13807  
Savannah, GA 31416-0807  
(912) 691-2087  
Fax #  
(912) 351-9120

**ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:**

Telephone or write to SPCU as soon as you can, if you think your statement or receipt is incorrect or if you need more information about a transfer listed on your statement or receipt.

You must notify SPCU no later than (60) sixty days after we send the First statement on which the problem or error appeared. If you notify SPCU orally, we may require that you send your complaint or question in writing within (10) ten business days.

SPCU will notify you of the results of our investigation within (10) ten business days after we receive notification from you and will correct the error promptly. If we need more time, however, we may take up to (60) sixty days to investigate your complaint or question. If we find it necessary to do this, we will credit your account within (10) ten business days for the amount you believe is in error, so that you may have use of the money during the time it takes for SPCU to complete the investigation. If it is determined that there was no error, we will send you a written explanation within (3) business days after the investigation. You may request copies of documents used in the investigation.

**DISCLOSURE OF ACCOUNT INFORMATION:** We may disclose information to third parties about your account or any transfers made:

- (a) Where it is necessary for completing transfer; or
- (b) In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
- (c) In order to comply with government agency or court orders, or
- (d) If you give us written permission.

**FAILURE TO MAKE TRANSFERS;** If SPCU does not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for losses or damages. However, there are some exceptions. SPCU will not be liable for:

- (a) If through no fault of ours, your account does not have enough money available to complete the transfer.
- (b) If the ATM was not working properly and you had knowledge of the breakdown when you commenced the transfer.
- (c) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (d) There may be other exceptions stated herein.

**NOTICE OF CHANGE:**

The rules and charges applicable to checking and savings accounts shall remain unchanged by your ATM usage. Notices of any changes in the above terms and conditions will be mailed or delivered to you at least (21) twenty-one days before the effective date of the change. Prior notice need not be given where an immediate change in terms or conditions is necessary to maintain or restore the security of an electronic funds transfer system or account.

**SPCU BUSINESS HOURS:**

Monday & Tuesday ..... 9am to 5pm  
Wednesday ..... 9am to 2pm  
Thursday ..... 9am to 5:30pm  
Friday ..... 9am to 6pm