

Debit Card Application/Replacement



P.O. Box 110
Camanche, IA 52730
PH: 563-243-4121
1stgateway.org

PURPOSE

New Debit Card Additional Card for Cardholder/Account Owner 2 Replacing Lost or Stolen Card Replacing Worn Card Name Change

If adding or replacing a card, or for a name change, complete this information:

Old Card Number: 5360 6700 0 _____
Last 7 digits of old card number

Cardholder 1 Previous Name Cardholder 1 New Name Cardholder 2 Previous Name Cardholder 2 New Name

CARDHOLDER/ACCOUNT OWNER INFORMATION (COMPLETE ALL INFORMATION)

Cardholder/Account Owner 1 Name Social Security Number Date of Birth Mobile Phone

Cardholder/Account Owner 2 Name Social Security Number Date of Birth Mobile Phone

Physical Address City State ZIP

Home Phone Share Account Number

CARD LIMITS

Below are the **maximum limits** for debit cards at 1st Gateway Credit Union. **These limits cannot be increased.**

Merchant Point of Sale Limit: \$1,000 per day. ATM Limit: \$305 per day. Total Daily Limit: \$1305 per day.

ACKNOWLEDGMENT

I/we authorize the setup of the above mentioned account for use with the debit card being issued. I/we agree to the terms and conditions governing instant access banking services as described in the 1st Gateway Credit Union Member Service Agreement Part 2 under "Our Electronic Funds Transfer Terms." I/we agree that inquiries may be made to verify information and that credit references or verification may be given based on inquiries from other parties. Approval of this application is subject to the policies of this institution.

All owners must sign for new cards. Owner 1 must sign for a replacement card. Current Beacons needed for all owners on new cards. (Max 2 cards per account).

_____ Cardholder 1 Signature	_____ Date	_____ Beacon
_____ Cardholder 2 Signature	_____ Date	_____ Beacon

INFORMATION ABOUT A LOST OR STOLEN DEBIT CARD

Card was Lost Stolen

Date Card was Lost/Stolen Time Card was Lost/Stolen Date Reported Time Reported

Hotcarded by Fee Charged By Savings Account Number Checking Account Number

OFFICE USE ONLY	CARDHOLDER/ACCOUNT OWNER 1			
	New Card Number	5360 6700 0 _____	Issued Date	Issued By _____
	Replaces Card Number	5360 6700 0 _____	Issued Date	Issued By _____
				Employee Initials _____
	CARDHOLDER/ACCOUNT OWNER 2			
	New Card Number	5360 6700 0 _____	Issued Date	Issued By _____
	Replaces Card Number	5360 6700 0 _____	Issued Date	Issued By _____
				Date _____

Notice of and Important Information About Overdraft Services and Charges



P.O. Box 110
Camanche, IA 52730
PH: 563-243-4121
1stgateway.org

What you need to know about us paying your overdrafts and our service charges

An **overdraft** occurs when the available balance of funds in the account you have with us is inadequate to cover a check or electronic transaction (such as with your debit card or through an ATM), but we elect to pay it anyway.

We can cover your overdrafts in two different ways:

1. We have **standard overdraft practices** called **Overdraft Advance** that come with the account. They are covered in Provision 6.I. of the MSA Part 2 and this notice.
2. We also offer an **overdraft protection service** that draws funds from a savings account you have with us, which may be less expensive than our standard overdraft practices. To learn more, ask us about these services or our overdraft plans or read about them in Provision 6.I. of the MSA Part 2.

This notice explains our **Overdraft Advance practices**.

What are the Overdraft Advance practices that come with the account?

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

- Checks and other transactions made using the checking account number
- Automatic bill payments

We **do not** authorize and pay overdrafts for the following types of transactions unless you ask us to:

- ATM transactions
- Everyday 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 service charges will be imposed if you pay my overdraft(s)?

While there is no charge to authorize us to pay your overdrafts, under our **Overdraft Advance practices**:

- We will impose a service charge of **\$26.00** each time we pay an overdraft.
- There is **no limit** on the total service charges we can impose on you for overdrawing the account (generally a service charge will be imposed for each overdraft transaction we pay on the account).

To authorize and pay overdrafts on your ATM and everyday debit card transactions

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 563-243-4121, send us an email at eservices@1stgateway.org (**include your name and address. Do not include your account number in the email**) or complete the form below and fax it to 563-243-5735, present it at a branch or mail it to: 1st Gateway Credit Union, P.O. Box 110, Camanche, IA 52730.

- I **do not want** the Credit Union to authorize and pay overdrafts on **my ATM and everyday debit card transactions** on the checking account I have with the Credit Union.
- I **want** the Credit Union to authorize and pay overdrafts on **my ATM and everyday debit card transactions** made on the checking account I have with the Credit Union. I acknowledge I will be charged \$26.00 per overdraft.

Account Owner Name (PLEASE PRINT)

Account Owner Signature

Date

Account Numbers(s)

Email Address

OFFICE
USE
ONLY

Received By

Received Date