

HEARTLAND COMMUNITY
CREDIT UNION

QUICASH CARD APPLICATION

Name _____

Account # _____

Social Security # _____

Address _____

City _____ State _____ ZIP _____

Home Ph _____ Work Ph _____

Is Joint User to receive a QUICASH Card?
YES _____ NO _____

Joint User Name _____

Joint User SS# _____

If this will be a joint account you must
sign agreement on reverse.

Please read the application for a QUICASH Card completely. By signing below, I (we) agree to comply with and understand the conditions of the application. The signature(s) also indicate(s) that I (we) received a copy of the application with electronic funds transfer disclosure.

Signature _____ Date _____
(Owner)

Signature _____ Date _____
(Joint Owner)

There will be a \$10 charge for the ATM card
if the account is closed within six months
after the account is opened.

Return to:
HEARTLAND COMMUNITY CREDIT UNION
406 A E. Bannister Rd.
Kansas City, MO 64131

Application for QUICASH Card

I hereby apply for a HEARTLAND COMMUNITY CREDIT UNION QUICASH Card and agree to the following:
This card is the property of HCCU which may, without liability or advance notice, evoke or limit any or all card uses in this agreement. Upon demand I will surrender the card to HCCU.

This card may be used for cash withdrawals, deposits and transfers - subject to terms and conditions of any existing line of credit - of which this agreement is a part. I will hold in strict confidence my personal identification number (PIN).

I will notify HCCU immediately of loss or theft of this card and/or my PIN.

Deposits and payment receipts issued by QUICASH are binding on HCCU only after verification by HCCU.

HCCU will not be liable for failure to honor the card due to improper use or retrieval of the card by QUICASH.

Transactions after the close of normal business hours may be posted as of the next business day.

HCCU reserves the right to impose a dollar limit on cash withdrawals by use of the QUICASH within a single day.

Amendments to this agreement may be provided to me in accordance with applicable laws, without restatement of the terms above.

The retaining, using or authorizing another person to use this card constitutes an acceptance by the cardholder of all these terms and conditions and binds the cardholder to all of QUICASH rules and regulations and the cardholder shall be responsible for all use of QUICASH card in connection with QUICASH service.

ELECTRONIC FUNDS TRANSFER DISCLOSURE

You are hereby notified:

DISCLOSURE OF CONSUMERS LIABILITY FOR
UNAUTHORIZED TRANSFERS AND DISCLOSURE OF
ADVISABILITY OF PROMPT REPORTING

Tell us at once if you believe your card has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days, you can lose no more than \$50.00 if someone used your card without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and we can prove we could have stopped someone from using your card without your permission if you had told us, you could lose as much as \$500.00.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement is mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason kept you from telling us, we will extend the time periods.

IN THE EVENT OF UNAUTHORIZED TRANSFER
OR STOLEN CARD OR PIN PLEASE NOTIFY

HCCU AT 816-363-2223.

BUSINESS HOURS 9-5:30 M-F AND 9-11:30 a.m. SAT,

EXCEPT HOLIDAYS.

PLEASE KEEP THIS HALF FOR YOUR RECORDS.

CALL 816-363-2223 TO ACTIVATE
YOUR CARD WHEN YOU RECEIVE
YOUR CARD AND PIN.

JOINT USER AGREEMENT

Read and sign the following agreement if you wish to have an ATM card issued to a joint user. As indicated on the reverse side, I acknowledge and agree to have a joint authorized user of Heartland Community Credit Union QUICASH card issued under my account number and name to the person so designated. I understand that as an authorized joint user he/she will have full access to, but not limited to my share, checking, line-of-credit loan, and any other accounts accessible with my card from time to time at designated automated teller machines and point of sale terminals. I understand and acknowledge that this agreement may be revoked by me at any time, in writing, upon surrender to the Credit Union of the ATM card issued to the joint user. But authorized transactions performed by the joint user, up to the date of revocation and acceptance of the card by the Credit Union, shall be valid and binding on my account pursuant to all the terms of this application/agreement and the Credit Union's electronic funds transfer disclosure.

Member's Signature

Date

Heartland Community Credit Union

406A E. Bannister Rd.
Kansas City, MO 64131

(816) 363-2223
Fax (816) 363-6603
Audio Response (816) 333-1696

Dear ATM Card holder,

It is your responsibility to keep your savings and checking account records accurately so that you know how much money is available in your account. The ATM machines may or may not be accurate. Don't depend on them for balances. A better method is to call the HCCU Audio-Response, 816-333-1696 but even it does not include transactions that have not come in yet. Your record is the only one that can possibly be up to date; therefore you must record every transaction and keep it accurate.

The ATM machines will sometimes let you take money that you do not actually have in your account. It is fraudulent for you to take money that you do not have.

The following penalties apply:

- a. You will be charged a \$20 overdraft fee.
- b. When your account runs a negative balance, it "trips" or blocks the account for ATM activity until you make a deposit and tell us to reset your account.
- c. Three blocks for a negative balance in 3 months and the ATM card will be blocked for 3 months until you get your account in good order.
- d. Card will be destroyed at the ATM machine and ATM privileges are revoked.

This is not a method of taking out a loan. It is too expensive. It is better to establish a line of credit for overdraft protection. See one of our loan officers.

Remember:

- a. A direct deposit or a deposit made before noon is not available at the ATM machine until the machine is updated in the late afternoon, 4:00 to 6:00 p.m. Keep your receipts for your records and / or to give us information if your card does not work.
- b. A deposit made after noon will not be available at the ATM machine until the next business day.
- c. There is a \$300.00 withdrawal limit per day for security reasons.

Thank you for your attention to your account and ATM withdrawals.

Sincerely,

Elizabeth Hall, Operations Manager

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 savings account or overdraft protection loan, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

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 number
- 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
- 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 fees will I be charged if Heartland Community Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of \$25 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want Heartland Community Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 816-363-2223 or complete the form below and mail it to HCCU 406A E. Bannister Rd, Kansas City, MO 64131:

[] I do not want Heartland to authorize and pay overdrafts on my ATM and everyday debit card transactions.

[X] I want Heartland to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Member Number: _____

Printed Name: _____

Signature: _____ Date: _____