

Checking made convenient
with your
HCCU Visa Debit Card

Our Visa Debit Card is free and
easy to use. Plus, you earn
Score Card Points with every
qualifying retail purchase. You
can use your Score Card Points
to earn merchandise, travel, and
rental car rewards.

www.scorecardrewards.com

Apply for your HCCU Visa
Debit Card today!

Debit Card Eligibility

- 18 years of age or older
- Checking account owner is good standing
- Two or fewer NSF's in the last three months
- Overdraft Protection for checking account

Are you using all your Member Benefits?

Call us today to learn more about the
following services:

- Score Card Points
- Overdraft Protection/Line of Credit
- Visa Credit Card
- Holiday, Vacation and Car Club saving accounts
- Direct Deposit
- Payroll Deduction
- Certificate of Deposit
- Traditional, Roth, & Educational IRAs
- Free Notary Service
- Homebanking
- Visa Gift Cards
- CUMoney Travel Cards
- Home Equity Line
- EZStatements



Checking made
convenient with your
VISA Debit Card

Heartland Community
Credit Union

406A E. Bannister Rd
Kansas City, MO 64131
816-363-2223
Fax 816-363-6603
www.hccu.com

Visa Debit Card - It's Easy!

Easy, Convenient, Safe Checking. "Write a check" with a swipe of your card. Your Debit Card includes all the information on your paper check, but the clerk won't know your address, phone number or personal information. The easiest way to pay for everything.

Easy to track your expenditures. Every transaction appears on your statement with the name of the retailer for signature transactions or the address for PIN transactions.

Hassle-Free, World-Wide Convenience. Now you can use your checking account to pay bills, pick up groceries, order movie tickets and more. Use your Debit Card like a Credit Card, but through your checking account, so no finance charges.

Added Protection Against Fraud. When you use your Debit Card, you'll be asked if the transaction is Credit (signature) or Debit (PIN). Always select Credit unless you need cash back. The funds still come from your checking account, but you'll sign the sales slip instead of using your PIN. That gives you the protection of Visa, and HCCU gains interchange income on signature transactions. You also get Scorecard Points when you sign.

ScoreCard Points. Earn points on qualifying purchases to be used for travel and merchandise. Go to www.scorecardrewards.com to see the latest offerings. No points on PIN transactions.

ATM Access too. Your Debit Card also serves as your ATM Card. Use it to get up to \$300 in cash from your checking or share account 24 hours a day.



Applying for an Overdraft Protection loan account can help you avoid NSF fees if a Debit Card transaction would otherwise leave your account negative. Ask for an application today. (Your card will not access your overdraft line, only your share and checking accounts.)

Pay at the Pump Gas Stations. Remember that when pumping gas, a "hold" of about \$75 may be put on funds for a few hours then released. If that will cause an inconvenience, you can avoid the hold by paying inside before you pump.

Availability. We send a "positive balance" once per day, at noon. That makes any new deposit to your account available after about 1 pm for PIN transactions and about 4 pm for signature transactions. (Your overdraft protection loan limit is not included in the positive balance.)

Questions? Call us at Heartland Community Credit Union. We're happy to answer any questions you might have. 816-363-2223 or email at hccu@sprintmail.com

Keep this part for reference

Heartland Debit Card Application

Return this part to HCCU

Yes, I want my HCCU Visa Debit Card

I would like an application for an Overdraft Protection Line of Credit. (This is a line of credit loan and will require a completed loan application and credit approval. It may help to avoid NSF fees)

Applicant Name _____

Joint Owner (if ordering a second card) _____

Member # _____ SS# _____

Address _____

City _____ State ZIP Code _____

By signing below, I agree to be liable for all transactions of any kind performed by me or anyone to whom I entrust my card. I also agree that use of my card constitutes consent to the effective rules and regulations. I certify that I have received, read, and understand my rights and responsibilities under Regulation E and Regulation Z. I authorize HCCU to run a credit report and process it according to their policy guidelines. I understand that I must be approved before my card is ordered. In the event the debit card is denied, I will be notified by HCCU within a reasonable amount of time.

Applicant Signature _____ Date _____

Joint Owner Signature _____ Date _____

Please return to HCCU at 406A E. Bannister Rd KCMO 64131 for quick processing of your request.

HCCU use: # of NSFs _____ Chexsystems _____
Approved _____ Denied _____ Reason _____

Debit # _____

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: _____