

Debit Card Application

1st Gateway Credit Union
PO Box 110
Camanche, IA 52730
(563)243-4121

New Debit Card Additional Card for Joint Replace Lost or Stolen Card Replacing Worn Card

Old Card Number #536067000 (Last seven digits)

Name Change Primary Joint Primary Last Name

Employee Initials

Account Holder Information (All Information Must Be Completed)

Name (Primary) SSN DOB Cell Phone

Name (Joint) SSN DOB Cell Phone

Street Address City State Zip

Home Phone Share Account Number

Agreement of Disclosure

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 disclosure agreement under 'Electronic Fund Transfers'. 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 of card must sign for replacement card. Current beacons needed for all owners on new cards. (Max 2 cards per account).

Primary Owners Signature Date Beacon

Joint Owners Signature Date Beacon

Card Limits

Daily Limits: Merchant Point-of-Sale: \$1000 ATM: \$305 Total Daily Limit: \$1305

- These are the **MAXIMUM** limits allowed and **CANNOT** be increased.

Complete for Lost or Stolen Card

*** There is a \$15.00 Charge Per Card to Hotcard**

Card Number 536067000 Lost Stolen

Date Lost/Stolen Time Lost/Stolen Date Reported Time Reported

Hotcarded by Fee Charged by Share Sharedraft

Operations Dept Use Only

New Card Number 536067000 (Primary) Issued By

New Card Number 536067000 (Joint) Issued By

Replaces Card 536067000 (Primary) Hotcarded By

Replaces Card 536067000 (Joint) Hotcarded By

Important Notice Regarding Your Overdrafts & Overdraft Services

1st Gateway Credit Union
PO Box 110
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An overdraft occurs when you do not have enough money in your account to cover a transaction. As a service, we can cover your overdrafts in two different ways:

1. We have Overdraft Advance courtesy pay that comes with your account. We also offer overdraft protection plans, such as a link
2. We also offer overdraft protection plans, such as a link to a share account, which may be less expensive than Overdraft Advance. In most cases, this is already active on your account. Available funds in a share account will be accessed before the Overdraft Advance is activated. To learn more, ask us about these options.

What are the procedures for Overdraft Advance if my account is overdrawn?

We do pay overdrafts for the following types of transactions up to your \$500.00 Overdraft Advance Limit:

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

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

Overdraft Advance coverage will be available at our discretion, which means we do not guarantee that we will always authorize or pay any type of transactions.

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

What fees will I be charged if I overdraft my account?

If we pay the transaction with Overdraft Advance, you will be charged **\$26.00** per transaction.

If we do not pay the transaction with Overdraft Advance, you will be charged **\$26.00** per transaction, plus you may then be subject to penalties from the merchant.

- There is no limit to the number or total fees we can charge you for overdrafting your account.
- Overdraft items will be posted in accordance with 1st Gateway Credit Union's existing checking account procedures.

What if I want 1st Gateway Credit Union to handle my ATM and everyday debit transactions?

If you want to authorize and pay overdrafts on ATM and everyday debit card transaction, call 563-243-4121, fax to 563-243-5735, email: eservices@1stgateway.org (**PLEASE INCLUDE YOUR NAME AND ADDRESS - DO NOT INCLUDE YOUR ACCOUNT NUMBER,**) or complete the form below and present at one of our locations or mail to: PO Box 110, Camanche, IA 52730

Overdraft Services Opt-In Option for ATM and One-Time Debit Card Transactions

Fax, bring or send this form to 1st Gateway Credit Union

I **do not** want 1st Gateway Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions

I **want** 1st Gateway Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions. I acknowledge I will be charged a \$26.00 fee.

Signature _____ Date _____

Name _____ Email _____

Account Number(s) _____

1st Gateway Credit Union
PO Box 110
Camanche, IA 52730

Back Office Use Only

Received by