



Debit Card Application

Last Name	First Name	Middle
Social Security Number		Account Number
Street Address		
City	State	Zip
Email Address		
Cell Phone Number		Work Number

_____ Yes, an additional debit card* is requested and should be issued in the joint account owner name indicated below (**must be the same joint on primary shares and share draft**).

Last Name	First Name	Middle
Social Security Number		Cell Phone Number
Email Address		

If a debit card(s) is issued, I (we), the undersigned applicant(s), by signing or using the debit card(s) ("card") agree that I (we) will be bound by the terms of the debit card agreement and disclosures. I (we) agree to surrender the card(s) upon demand for any reason and authorize United Equity Credit Union to obtain credit reports in connection with this application and for any update or renewal of the card(s).

You agree that a non-sufficient fund (NSF) fee will be incurred for each overdraft transaction. There is no limit on the total fees we can charge you for overdrawing your account. There may be a fee for each replacement card, if applicable.

For security purposes, each card will have a unique card number upon issuance. Both cards will access the joint checking/draft/share accounts.

Signature	Date
Signature	Date

CU Approval _____ Date _____

Card # _____

Card # _____

Debit Overdraft Authorization

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 are available 60 days after opening your account.
2. We offer an overdraft protection plan linking to a savings account, which may be less expensive than our standard overdraft practices.

What are the standard overdraft practices that come with my account?

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

1. Checks and other transactions made using your checking account number.
2. ACH transactions.
3. Automatic bill payments

We do not authorize and pay overdrafts for the following types of transaction unless you ask us to (see below)

1. ATM transactions
2. Everyday Debit Card transactions (any one-time transaction including, but not limited to, a point-of-sale, online, or a telephone transaction).

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay for any types of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

What if I want United Equity Credit Union to authorize and pay overdrafts on my Everyday Debit Card Transactions?

If you want us to authorize and pay overdrafts on one-time Everyday Debit Card transactions, complete the information below.

Each paid overdraft transaction will incur an overdraft fee on your Everyday Debit Card transaction.

(You have the right to revoke your authorization at any time by contacting us in writing or completing the form below.)

If there are multiple owners on the debit card account, either account owner can act on behalf of all owners on this account. Only one (1) account owner signature is needed to add or remove the overdraft coverage.

_____ **ADD COVERAGE** – I want the credit union to authorize and pay overdrafts on my ATM and Everyday Debit Card transactions. I understand I will be charged fees.

_____ **DECLINE COVERAGE** – I do not want the credit union to authorize and pay overdrafts on my ATM and Everyday Debit Card transactions. I understand my card(s) may be suspended and/or closed if an overdraft occurs.

Signature	Date
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