



# G.A.P. FEDERAL CREDIT UNION VISA DEBIT CARD APPLICATION



DOWNTOWN: 814.535.4165 | RICHLAND: 814.266.8446 | ALTOONA: 814.946.0726 | NEW STANTON: 724.925.1324

## APPLICANT

Last Name:		First Name:	Middle Initial:
Address:			
City:	State:	Zip Code:	
Phone #:		Cell #:	
Email Address:			# of Cards: _____

I consent to being contacted on my mobile phone by the fraud risk identification service (FRIS) of G.A.P. Federal Credit Union in the event of suspicious card activity. Check One:  Yes  No

## SECOND APPLICANT

Last Name:	First Name:	Middle Initial:
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## ACCOUNT INFORMATION - FOR OFFICE USE

ACCOUNT NUMBER/NAME ON CARD	CARD NUMBER

### OVERALL LIMIT PER BUSINESS DAY\*: \$1,500

ATM WITHDRAWAL: \$500

POS PURCHASES: \$1,000

CNP (ONLINE PURCHASES)\*\*: \$800

\*Business Day is 3 PM - 3 PM. Weekends, including three (3) day holidays, are considered ONE BUSINESS DAY

\*\*CNP Purchase amount is included in the \$1,000 POS Purchase limit

I/we hereby acknowledge that I/we have received a copy of your STAR CARD Cardholder Agreement and that I/we have read, understand, and agree to be legally bound by the terms and conditions of such Agreement. I/we also acknowledge receipt of the disclosure statement informing me/us of my/our rights under the Electronic Fund Transfer Act.

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Joint Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Please allow 7-10 business days for receipt of your new card and 4-5 business days for receipt of the PIN mailer**

For Office Use Only:

MSR Accepting Application: \_\_\_\_\_ Date: \_\_\_\_\_

Opt-In Form Signed and Faxed?  Yes  No

## 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. The standard overdraft practices that come with your account.
2. Or with the overdraft protection plan, such as linking to a savings account, which may be less expensive than our standard overdraft practices.

To learn more, ask us about these plans.

This notice explains 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:

- 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

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 G.A.P. Federal Credit Union pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$30** each time we pay an overdraft.
- Also, if your account is overdrawn for 5 or more consecutive business days, we will use means to collect the insufficient balance.
- There is no limit on the total fees we can charge you for overdrawing your account.

### **What if I want G.A.P. Federal 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, complete the form below and return it to any of our offices or mail it to:

G.A.P. Federal Credit Union, 111 Franklin St., Room 224, Johnstown, PA 15901-1876.

We will **NOT** pay overdrafts on ATM and everyday debit card transactions unless a signed form is on file. Excessive overdrafts will not be tolerated. Debit card privileges will be terminated with a six (6) month waiting period to reapply.

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\_\_\_\_\_ I want G.A.P. Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

\_\_\_\_\_ I DO NOT want G.A.P. Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

\_\_\_\_\_ REVOKE: Previously I authorized G.A.P. Federal Credit Union to approve and pay overdrafts on ATM and debit card transactions. I now wish to revoke this authorization.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_ Time: \_\_\_\_\_

Printed Name: \_\_\_\_\_ Account Number: \_\_\_\_\_



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Dear Member,

G.A.P. Federal Credit Union understands that sometimes you may not have enough money in your account to cover certain transactions. This can occur when you are faced with unforeseen expenses, or may even occur when you have mistaken how much money is in your account. That is why G.A.P. Federal Credit Union currently authorizes and pays overdrafts for checks written on your account, recurring debit transactions, everyday debit card transactions, ATM transactions, and ACH withdrawals.

G.A.P. Federal Credit Union **will not** authorize and pay overdrafts for your ATM and everyday debit card transactions unless you ask us to.

If you would like G.A.P. Federal Credit Union to continue authorizing and paying overdrafts for ATM and everyday debit card transaction, you must request that we do so by **opting in**. To opt in, you must follow the directions on the enclosed form (What You Need to Know about Overdrafts and Overdraft Fees), and indicate that you want G.A.P. Federal Credit Union to authorize and pay overdrafts on ATM and everyday debit card transactions.

By opting in, G.A.P. Federal Credit Union will continue to authorize and pay overdrafts on ATM and everyday debit card transactions. That means that in most cases you will not be caught in the unfortunate or embarrassing situation of having your ATM or everyday debit card transaction declined because of insufficient funds.

As a reminder, you will still pay a **\$30 fee** each time G.A.P. Federal Credit Union covers overdrafts created by checks written on your account, recurring debit transactions, everyday debit card transactions, ATM transactions, and ACH withdrawals. However, G.A.P. Federal Credit Union will only authorize and pay overdrafts for ATM and everyday debit card transactions, and charge a **\$30 fee** for doing so, **if you opt in**. G.A.P. Federal Credit Union reserves the right to require you to pay an overdraft immediately or on demand. Whether your overdrafts will be paid is discretionary and we reserve the right not to pay overdrafts created by any type of transaction. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you have too many overdrafts.

Please feel free to contact G.A.P. Federal Credit Union if you have any questions about this or any other matter as it relates to your account.

Sincerely,

G.A.P. Federal Credit Union



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## STAR/DEBIT CARD (G.A.P. CHEK CARD) DISCLOSURE STATEMENT

Your rights and responsibilities as a consumer who uses Electronic Fund Transfer services such as the STAR/Debit Card (G.A.P. CHEK CARD) are defined by the Electronic Fund Transfer Act (15 U.S.C. 1693, et seq) and Regulation E of the Federal Reserve Board. One requirement of this Act and the Regulation is that we must make certain disclosures to users of our electronic fund transfer service. Please read and retain this disclosure.

### 1. Notice concerning possible liability for unauthorized use of your STAR/Debit Card.

- a. You may be liable for the unauthorized use of your STAR/Debit Card. Tell us **at once** if you believe your STAR/Debit Card has been lost or stolen or if you believe unauthorized persons may know your personal identification number (PIN). Telephoning is the best way of keeping your possible losses down. You could lose all the money in your accounts.
- b. You may notify us of your lost or stolen STAR/Debit Card by telephoning (814) 535-4165. This may be confirmed by writing to: G.A.P. Federal Credit Union  
111 Franklin St, RM 224  
Johnstown, PA 15901
- c. If you tell us within two (2) business days after you learn of the loss or theft, your liability is zero (0) if someone used your STAR/Debit Card without your permission. If you **do not** tell us within two (2) business days after you learn of the loss or theft of your STAR/Debit Card and we can prove we could have stopped someone from using your STAR/Debit Card without your permission if you had told us, you could lose as much as \$50.00. 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 was 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 (such as a long trip or hospital stay) kept you from telling us, we will extend the time periods. If someone has transferred or may transfer money from your share draft or primary share accounts without your permission, call or write during business hours, which are Monday through Friday, 8:00 AM to 4:30 PM. Holidays are not included.

### 2. STAR Systems Centers

#### a. Services

- i. If you have requested that we allow you to access certain accounts at STAR SYSTEMS CENTER'S and your request was approved, you may use your STAR/Debit Card to:
  1. Withdraw cash from your share draft or primary share account
  2. Transfer funds between your share draft and primary share account
  3. Make deposits to your share draft or primary share account.
  4. Check the balance in your share draft or primary share account. These balances are brought up to date once every business day as a result, they may not show some of the most recent transactions involving your account.

#### b. Limitations

- i. There are some limitations on these transfers: You can only withdraw up to **\$500.00** per day in cash from our STAR Systems Center's unless we have told you otherwise. In addition to the amount that you may withdraw in cash each day you may use the STAR/Debit

Card to purchase up to **\$1,000** each day. (The total amount of cash withdrawals and purchase transactions each day may not exceed **\$1,500**). CNP (Online Purchases) can be made up to **\$800**. Furthermore, purchase refunds will be posted to the available balance in your primary transaction account (share draft) up to the POS (Point of Sale) Returns limit of **\$1,000**.

Purchase refunds in excess of the POS Returns limit will be posted to the restricted balances in your primary account. The total amount of purchase refunds posted to available balances and funds made available to you from items (i.e. cash, checks, drafts) you present at a STAR Systems Center cannot exceed **\$750** each day.

1. You can only withdraw cash in certain multiples as indicated at each STAR Systems Center.
2. **The day for withdrawal and purchase limits starts at 3:00 PM each business day and ends at 3:00 PM the next business day.** Weekends, including three (3) day holidays, are considered "one business day." There are also certain limitations on the frequency of use of the STAR/Debit Card each business day. These limitations are imposed and not revealed for security purposes.
3. We reserve the right to require seven (7) days' notice before any withdrawal or transfer of funds from your primary share account.
4. Certain services are available on your card only if you have specifically requested them.

#### c. Acknowledgments

- i. You can get an acknowledgment at the time:
  1. You make any transaction to or from your share draft or primary share account.

#### d. Fees

- i. Service fees will be charged as follows:
  1. **You will be charged \$0.25 each for all transactions except inquires and purchase transactions (POS).**
  2. A **\$5.00 card replacement fee** will be charged after the initial/renewal card and one "free" replacement card.
  3. **Insufficient Funds Fee (NSF) - \$30 per item.**
- ii. Notice Regarding ATM Fees by Others: If you use a STAR automated teller that is not operated by us, you may be charged a fee by the operator of the ATM machine and/or by an automated transfer network.

### 3. Purchase Transactions

#### a. Debit Card – Look for the VISA Logo.

You may use your STAR/Debit Card to purchase goods and services in place of a check from any retail establishment (in this case, merchants displaying the VISA Logo) that accepts the STAR/Debit Card. When you make a purchase using your STAR/Debit Card, you will be asking us to withdraw funds in the amount of the purchase from your share draft account and instructing us to pay those funds to the retail establishment. Personal Identification Numbers (PIN) are not necessary for making purchases at card association merchants (VISA).

#### b. STAR Card – Look for the STAR Logo

You may use your STAR/Debit Card to purchase goods and services from any retail establishment (in this case, merchants displaying the STAR logo) that accepts the STAR Card. When you make a purchase using your STAR Card, you will be asking us to withdraw funds in the amount of the purchase from



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your share draft account and instructing us to pay those funds to the retail establishment. Personal Identification Numbers (PIN) are necessary when making a purchase with a STAR Card.

### 4. Statements

- a. You will receive a monthly statement from us listing all transactions to your accounts. If you would like a statement at any other time there may be a charge.

### 5. Our Liability for Failure to Make Transfers

- a. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We *will not* be liable for instance:

- i. If through no fault of ours you do not have enough money in your account to make the transfer.
- ii. If the STAR Systems Center where you are making the transfer does not have enough cash.
- iii. If the STAR Systems center was not working properly and you knew about the breakdown when you started the transfer.
- iv. If you fail in the three (3) attempts to enter your correct Personal Identification Number (PIN) into the STAR System Center.
- v. If your STAR/Debit Card has been reported lost or stolen.
- vi. If you fail to use the Money Access Card in accordance with our instructions.
- vii. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- viii. If the funds in your account are subject to legal process or other encumbrance restricting the use of the funds.
- ix. If we have limited or refused to complete transactions for security reasons
- x. There may be other exceptions stated in our agreement with you.

### 6. The circumstances under which we will disclose account information to third parties.

- a. We will disclose information to third parties about your account or the transfers you make.
  - i. Where it is necessary for completing transfers.
  - ii. To a third party you authorize to make transfers to or from your account.
  - iii. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant.
  - iv. In order to comply with orders or subpoenas of government agencies or courts.
  - v. If you give us your written permission.

### 7. What you should do in case of error or questions about your electronic transfer.

- a. If you have a question or an error has occurred in one or more of your electronic transfers, you may telephone us at (814) 535-4165 or write to: G.A.P. Federal Credit Union  
111 Franklin Street, RM 224  
Johnstown, PA 15901

Do this as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we send the first statement on which the problem or error appeared.

- i. Tell us your name and account number.
- ii. Describe the error or the transfer you are unsure about and explain as clearly as you can why you need more information.
- iii. Tell us the dollar amount of the suspected error.
- iv. If you tell us verbally, we may require that you send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you and will correct any errors promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we do decide to do this, we will adjust your account within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. (If the error you assert is an unauthorized VISA transaction, other than a cash disbursement at an ATM, we will credit your account within five (5) business days unless we determine that the circumstances or your account history warrant a delay, in which case you will receive credit within ten (10) business days).  
If you give notice of an error within 30 days after you make the first deposit to your account, notice of an error involving a Point of Sale (POS) transaction, or notice of an error involving a transaction initiated outside the U.S., its possessions and territories, we will have 90 days instead of 45 days to investigate.

### 8. Change of Termination of Services.

- a. We have the right to change or terminate the services offered from time to time. We will notify you at least 21 days before a change will take effect if it will cause you greater costs or liability or if it will limit your ability to engage in electronic payments or deposits. We do not have to notify you in advance, however, if the change is necessary for security reasons.