

Debit / ATM Application

Main Office: 501 Hopewell Drive, Heath, Ohio Branch Office: 1690 N. 21st Street, Newark, Ohio
Mailing Address: PO Box 2157, Heath, Ohio 43056 - www.hopewellfcu.org
740.522.8311 - 800.860.8311 - Fax 740.522.1577

I am applying for: ATM Card Fundtastic Check Card Business Debit Card

Company Name: _____

Last Name: _____

First Name: _____ Initial: _____

Address Line 1: _____

Address Line 2: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Work Phone: _____

Cell Phone: _____ Email: _____

SSN: _____ DOB: _____

By signing below, I acknowledge that the information is correct. I also acknowledge that I have received the Cardholder Agreement and accept the terms and conditions therein.

Authorized Signature of Depositor and Cardholder (Only One Signature Per Card) Date

Parent or Legal Guardian Signature Date

For Office Use: Received By Date

Account Number _____

If applying for an ATM card, savings account will automatically be used. If applying for the Fundtastic Check Card, please note if you would like to use Checking or Savings.

Savings Account Checking Account

Please note, signed documents can NOT be submitted via email. Applications can be emailed prior to signing, allowing a Member Service Associate to contact you to schedule a time to complete your application process. Printed forms can be presented to either office for processing.

For Office Use: _____

Card Number: _____

**As a result of recent regulatory changes, after August 15, 2010 we will not authorize
and pay overdrafts on everyday debit card transactions
unless you consent for us to do so.**

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 overdrafts practices that come with your account.
2. We also offer overdraft protection plans, such as a link to another account or line of credit, which may be less expensive than our standard 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):

- Everyday debit card transactions.
- ATM 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 when possible, your transaction will be declined.

➤ **What fees will I be charged if Hopewell Federal Credit Union pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee up to \$29.00 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 Hopewell Federal Credit Union to authorize and pay overdrafts on my everyday debit card transactions?**

If you also want us to authorize and pay overdrafts on everyday debit card transactions, call (740) 522-8311, visit our online banking site through www.hopewellfcu.org, complete the form below and present it at our office, or mail it to: P.O. Box 2157, Heath, OH 43056.

I want Hopewell Federal Credit Union to authorize and pay overdrafts on my everyday debit card transactions.

Printed Name:

Date:

Account Number(s):