

# INSTANT CASH/CHECK CARD APPLICATION

PRIMARY CARDHOLDER: \_\_\_\_\_ JOINT CARDHOLDER \_\_\_\_\_

ADDRESS \_\_\_\_\_ ADDRESS \_\_\_\_\_

CITY, STATE, ZIP \_\_\_\_\_ CITY, STATE, ZIP \_\_\_\_\_

HOME PHONE \_\_\_\_\_ HOME PHONE \_\_\_\_\_

EVENING/CELL PHONE \_\_\_\_\_ EVENING/CELL PHONE \_\_\_\_\_

SOCIAL SECURITY NUMBER \_\_\_\_\_ SOCIAL SECURITY NUMBER \_\_\_\_\_

BIRTHDATE \_\_\_\_\_ BIRTHDATE \_\_\_\_\_

ACCOUNT # \_\_\_\_\_

**ACTION YOU ARE REQUESTING:**

NEW SINGLE CARD     NEW OWNER AND JOINT CARDS

**REPLACE/ADD CASH/CHECK CARD:**

LOST/STOLEN CARD     DAMAGED CARD     NAME CHANGE     CARD FOR JOINT

**CASH/CHECK MAINTENANCE: (NO NEW CARD)**

CHANGE DAILY LIMITS     NAME CHANGE     ADDRESS CHANGE     INTERNATIONAL EXEMPTION  
FROM \_\_\_\_\_ TO \_\_\_\_\_

By signing this application, I am agreeing to the following terms. I agree to have the following fees withdrawn from my checking account: \$2.00 set up fee (\$3.00 if requesting 2 cards), \$1.00 monthly usage fee, and \$1.00 per item for any errors performed each month beyond the first two. This card is the property of Dale Employees Federal Credit Union and the cardholder agrees to use it in a manner specified by Dale Employees Federal Credit Union and to surrender it upon demand.

OR

I authorize Dale Employees Federal Credit Union to make the changes referenced above. If requesting an international transaction exemption, I understand it is my responsibility to contact the credit union to make adjustments if my travel plans change.

SIGNATURE: \_\_\_\_\_

DATE: \_\_\_\_\_

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**OFFICE USE ONLY**

Primary Card Holder

Joint Cardholder

\_\_\_\_\_ Approved                      \_\_\_\_\_ Denied

\_\_\_\_\_ Approved                      \_\_\_\_\_ Denied

ATM LIMIT: \_\_\_\_\_ POS LIMIT: \_\_\_\_\_

ATM LIMIT: \_\_\_\_\_ POS LIMIT: \_\_\_\_\_

Card # \_\_\_\_\_

Card# \_\_\_\_\_

DATE APPROVAL LETTER SENT: \_\_\_\_\_

DATE APPROVAL LETTER SENT: \_\_\_\_\_

DATE DENIAL LETTER SENT: \_\_\_\_\_

DATE DENIAL LETTER SENT: \_\_\_\_\_

DATE MAINTENANCE PERFORMED ON E-STAR STATION: \_\_\_\_\_

INITIALS: \_\_\_\_\_

DATE INTERNATIONAL EXEMPTION PLACED ON E-STAR STATION: \_\_\_\_\_

INITIALS: \_\_\_\_\_

DATE INTERNATIONAL EXEMPTION DELETED ON E-STAR STATION: \_\_\_\_\_

INITIALS: \_\_\_\_\_

ANY ADDITIONAL INFORMATION
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## Important Notice Regarding Your Overdrafts & Overdraft Services

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

### What are the procedures if my account is overdrawn?

We **do** 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

Courtesy Pay 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 courtesy pay, you will be charged **\$25.00** per transaction.

If we **do not** pay the transaction, you will be charged **\$25.00** per transaction, plus you may then be subject to penalties from the merchant.

- There is no limit to the number of total fees we can charge you for overdrawing your account.
- Overdraft items will be posted in accordance with Dale Employees Federal Credit Union's existing checking account procedures.

### What if I want Dale Employees Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions as we do today after June 10, 2015?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions after June 10, 2015, complete the form below and present at one of our locations or mail to: PO Box 609, Columbus, NE 68601 or 704 W. Benjamin Ave., Norfolk, NE 68701.

You have the option to opt-in or opt-out at anytime. Please contact either location for a new form if you wish to change.

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#### Overdraft Services Opt-In option for ATM and one-time debit card transactions

Fax, bring or send this form to Dale Employees Federal Credit Union.

Effective Date: June 10, 2015

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

I **do not** want Dale Employees Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Email: \_\_\_\_\_

Account Number(s):

**Dale Employees Federal Credit Union**  
**2718 13<sup>th</sup> Street**  
**Columbus, NE 68601**

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