

Manchester Municipal  
Federal Credit Union  
Debit Mastercard Application



*THE ATM/DEBIT CARD THAT WORKS EVERYWHERE  
MASTERCARD IS ACCEPTED!*

# MANCHESTER MUNICIPAL FEDERAL CREDIT UNION MASTERCARD & ATM CARD APPLICATION

(PLEASE PRINT CLEARLY)

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Last Name	First	SSI #	DOB
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Last Name	First	SSI #	DOB
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Address

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City	State	Zip Code	Telephone #
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I wish to access the following accounts: \_\_\_\_\_

### **IMPORTANT INFORMATION**

Your pin (personal identification number) will be chosen at the time of activation.

I understand that I/we are the only individual's authorized to use this card and that the use of the card signifies agreement to the terms and conditions set forth in the debit card policy and membership account agreement. I understand that the Manchester municipal federal credit union debit Mastercard is not a credit card and the dollar amount of purchases made with this card will be deducted from my Manchester municipal Federal Credit Union Share Draft account. I authorize Manchester Municipal Federal Credit Union to verify the information provided above and to request a credit report if necessary. The Manchester Municipal Federal Credit Union debit Mastercard is available to qualified members only. Other requirements apply.

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Signature

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Date

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Signature

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Date

## **WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES**

An overdraft occurs when do not have enough money in your account to cover a transaction, but we pay it anyways.  
WE can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account
2. We also offer overdraft protection plans, such as a link to share/savings account or overdraft 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:

- Share draft/checks, and other transactions made using your checking account
- Automatic bill payments
- ACH transactions

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to

- ATM transactions
- One-time 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 The Credit Union pays my overdraft?

Under our standard practices:

- We will charge you a fee of \$25.00 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 the credit union to authorize and pay overdrafts on my ATM and one-time card transactions?

If you want us to authorize and pay overdrafts on ATM and one-time debit card transactions, complete the section below and mail it to: Manchester Municipal Federal Credit Union

479 Main Street Manchester, CT 06040-4101

or call 860-649-7922

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

Add coverage \_\_\_\_\_ I want the credit union to authorize and pay overdraft son my ATM and one-time debit card transactions. I understand I will be charged fees as listed above

Remove coverage \_\_\_\_\_ I do not want the credit union to authorize and pay overdrafts on my ATM and one-time debit card transactions

*I have the right to revoke this coverage at any time by contacting the Credit Union in writing for by phone*

X \_\_\_\_\_

Member signature

X \_\_\_\_\_

\_\_\_\_\_

Date

\_\_\_\_\_

Signature of Credit Union employee

Date