



**MANCHESTER MUNICIPAL FEDERAL CREDIT UNION MASTERCARD/
ATM CARD APPLICATION**

(Please print clearly and complete entirely)

LAST NAME

FIRST

MIDDLE

JOINT LAST NAME

JOINT FIRST

MIDDLE

SOCIAL SECURITY NO.

DATE OF BIRTH

EMAIL ADDRESS

MAILING ADDRESS

CITY

STATE

ZIPCODE

PHONE NUMBER

I WISH TO ACCESS THE FOLLOWING ACCOUNTS:

SHARE: _____ **DRAFT:** _____

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 or 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.

SIGNATURE

DATE

SIGNATURE

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/shavings 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.

Please complete the following:

Print Name and Account Number: _____

Add coverage: _____ I want the credit union to authorize and pay overdrafts on 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 **Date**

X _____
Signature of Credit Union employee **Date**

