



## **VISA®** *Check Card*

Thank you for choosing Secure First Credit Union. Because our Visa Check Card functions as both a debit card and an ATM card, it's the ultimate in convenience and versatility. You can use your card at millions of merchant locations worldwide – wherever you see the Visa logo. So why hassle with checkbooks and identification? Use your Visa Check Card! Your purchases are deducted directly from your checking account, so, unlike a credit card, there's no outstanding balance or interest to pay.

### **Use it as a Credit Card**

*Hand your Visa Check Card to a clerk, just as you would a credit card, or swipe your card at a point-of-sale terminal and select “Credit.” In either case, you'll normally sign a receipt and the funds will be deducted from your checking account.*

### **Use it as a Debit Card**

*Swipe your card at the terminal and enter your personal identification number, or PIN. The purchase amount will be deducted from your checking account. You may also have the option of getting cash.*

### **Use it as an ATM Card**

*Insert your card in the ATM and enter your PIN. Use it at any ATM worldwide displaying the Visa, Plus, or Star logos to perform withdrawals, transfers, and inquiries on your checking and/or savings accounts.*

***We strongly encourage you to select “Credit” for Visa Check Card transactions. Doing so helps Secure First Credit Union control expenses and, therefore, helps you in the long run!***



To apply, please complete this application in its entirety. Remember to sign and date it. When finished, please review for accuracy and return to:

Secure First Credit Union  
P.O. Box 170070  
Birmingham, Alabama 35217

\* \* \*

Phone: 520-2115 or 877-520-2115  
Fax: 205-520-2110  
Email: [Imayo@securefirstcu.org](mailto:Imayo@securefirstcu.org)  
Website: <http://www.securefirstcu.org>

## Standard Features of the **VISA** *Check Card*

- Daily Purchase dollar limit: \$2,000.00
- Daily Purchase transaction limit: 10
- Daily ATM dollar limit: \$510.00
- Daily ATM transaction\* limit: 10
- ATM transaction\* fee: \$1.00
- Card replacement fee: \$5.00
- PIN reissuance fee: \$1.00
- NSF/Overdraft fee: \$25.00

*\*ATM transactions include withdrawals, transfers, inquiries. Some ATMs and retailers add surcharges to transactions as they occur. Consumers are notified of charges at the point of transaction and may choose to cancel.*

### PRIMARY MEMBER / CARDHOLDER INFORMATION

Account Number

Number of Cards Requested

Primary Member / Cardholder Name

Driver's License Number & State

Social Security Number

Birth Date

Home Phone

Work Phone

Primary Member / Cardholder Signature

Date Signed

### JOINT MEMBER / CARDHOLDER INFORMATION

(Must have joint ownership in Primary Member's checking & savings accounts.)

Joint Member / Cardholder Name

Driver's License Number & State

Social Security Number

Birth Date

Joint Member / Cardholder Signature

Date Signed

I (We) hereby authorize Secure First Credit Union to obtain or verify any information it deems necessary to determine my (our) Visa Check Card eligibility now and in the future. I agree that my use of the card binds me to all terms and conditions set forth in the Visa Check Card Agreement. I (We) understand that in order for a card to be issued to persons under the age of 19, there must be a joint owner on the account who has reached the age of majority. If joint account, all signatures are required to receive multiple cards. I (We) understand the Visa Check Card remains the property of Secure First Credit Union and agree to surrender it upon demand.

