

Instead of using your credit cards, paying with cash, or writing checks, you can use your Visa Check Card to make purchases or obtain cash.

A Visa Check Card is not a credit card, it's a debit card. When you use your Visa Check Card, purchases and cash advances are automatically deducted from your checking account.

A Visa Check Card can help you avoid the hassles of writing checks, showing your ID and waiting for approval. Transactions are fully described on your monthly Credit Union share draft (checking) account.

Cash advances with a Visa Check Card are obtained through automated teller machines (ATMs).

With a Visa Check Card, you don't have to worry about carrying cash, a checkbook or traveler's checks. Your Check Card lets you make purchases and obtain cash in many places where checks aren't accepted. And, you enjoy extra privacy since you don't have to reveal your home address or telephone number.

For added security, your Visa Check Card comes with a personal identification number (PIN) - a number that you can select and is known only by you—for use at ATMs.

You can use your Visa Check Card at supermarkets, department stores, gas stations, restaurants and everywhere Visa debit cards are accepted.

Fast and one-step easy

Forget having to round up your checkbook, a pen, and two forms of identification. With PGAFUCU Visa Debit Card, every purchase is as simple as using a credit card.

Worry free when you're out of town

No need to worry about getting your checks cashed out of town. You may use your card wherever Visa debit card is accepted.

Economical and Ecological

Eliminate the need to purchase checks. Visa debit card saves money in check printing fees while it saves valuable resources.

Just like balancing your checkbook

Every month in which a transaction is completed, you'll receive an account statement that includes the date, location, and amount of every transaction you've made.

View your transactions On-line!

All your account transaction at your finger tips 24/7! Log onto www.pgafcu.org. Don't wait for end of month

Lost or Stolen Card

If your Card (s) and/or PIN has been lost, stolen, or an unauthorized transfer has taken place, call the Credit Union at (719) 542-3379, and write to: PGAFUCU, 720 N. Greenwood Ave., Pueblo, CO 81003. If not during business hours, call 1-800-791-2525

Limits and Fees

All cards will be issued with a \$1,000 daily purchase limit and a \$300 daily cash withdrawal limit.

Fees assessed by the Credit Union to your account will include:

CARD REPLACEMENT FEE	\$ 7.00
NSF FEE (per item)	\$ 28.00

The Credit Union reserves the right to make future changes in the checking account and/or Card service charges.

Safeguarding you Card and PIN

I understand that a PIN will be mailed out, and that I can change my PIN by calling the number provided. I have been instructed by the Credit Union to memorize my PIN and **not give it to anyone.**

Responsibility

You are responsible for all Transactions made on your accounts with your card by anyone, including unauthorized Transactions, subject to the limitations of applicable law. Legal limitations on your liability for authorized Transactions are summarized in the "Electronic Funds Transfer Disclosures." I have also received and read the liability disclosures concerning the use of my Card (s). The debit card disclosure is available at www.pgafcu.org, or upon request. I certify that all cardholders are 18 years of age or older.

Responsibility

You are responsible for all Transactions made on your accounts with your card by anyone, including unauthorized Transactions, subject to the limitations of applicable law. Legal limitations on your liability for authorized Transactions are summarized in the "Electronic Funds Transfer Disclosures." I have also received and read the liability disclosures concerning the use of my Card (s). The debit card disclosure is available at www.pgafcu.org, or upon request. I certify that all cardholders are 18 years of age or older.

PGAFUCU ATM/Debit Card Disclosure

By my signature I agree to the conditions of the ATM/Debit Card Disclosure.

Account Number _____

The Visa Debit Card Disclosure is available at www.pgafcu.org or upon request.