

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

A Visa Debit Card is not a credit card, it's a check card. When you use your Visa Debit Card, purchases and cash withdrawals are automatically deducted from your checking account the same way a check would be.

A Visa Debit Card can help you avoid the hassles of writing checks. Transactions are described on your monthly credit union share draft (checking) account.

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

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

FAST AND EASY

Forget having to carry a bulky checkbook and waiting for your checks to clear your account. With your PGAFCU Visa Debit Card, you can see your authorized transactions right away.

WORRY FREE WHEN YOU'RE OUT OF TOWN

No need to worry about cashing your checks while out of town. You may use your card wherever Visa is accepted.

ECONOMICAL AND ECOLOGICAL

Eliminate the need to purchase checks. Your Visa Debit Card saves money in check printing fees while it saves valuable resources.

JUST LIKE BALANCING A 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.

VIEW YOUR TRANSACTIONS ONLINE

All your account transactions are available at your fingertips 24/7! Log into your account to view your transaction history.

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, or write to: PGAFCU, 720 N. Greenwood St., Pueblo, CO 81003. If not during business hours, call 1-800-791-2525. Our fraud department may attempt to verify certain transactions with you via phone call or text.

LIMITS AND FEES

Daily Purchase Limit: \$1,000.00

Daily Cash Withdrawal Limit: \$300.00

Fees assessed by the credit union to your account will include:

Card Replacement Fee: \$10.00

NSF FEE (per item): \$30.00

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 Disclosure'. I have also received and read the liability disclosures concerning the use on 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.

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PGAFCU ATM/Debit Card Responsibility Disclosure

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

#

Account

x

Signature

Date

x

Signature

Date

**Pueblo
Government Agencies
Federal Credit Union**

**Pueblo Government
Agencies Federal
Credit Union
ATM/ Debit Card
Disclosure**

-Pueblo-

720 N. Greenwood St.
Pueblo, CO 81003
719-542-3379
719-542-8581 fax

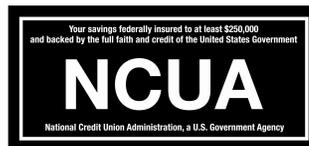
-Florence-

123 S. Pikes Peak Ave.
Florence, CO 81226
719-784-0600
719-784-0600 fax

Lost or Stolen Visa ATM/ Debit Card
1-800-791-2525

www.pgafcu.org
www.facebook.com/pgafcu

Revised 07/27/2020



**ATM / DEBIT CARD
APPLICATION**

LOOKS LIKE A CREDIT CARD,
WORKS LIKE A CHECK!



Visit an ATM with these logos for a
surcharge free transaction!

*Text your Zip Code to 91989 for a list
of nearby ATMs*

