

Visa Debit Card - It's Easy!

Easy, Convenient, Safe Checking. "Write a check" with a swipe of your card. Your Debit Card transactions come from your checking, but the clerk won't know your address, phone number or personal information. It's the easiest way to pay for everything.

Easy to track your expenditures. Every transaction appears on your statement with the name of the retailer on signature transactions or the address on PIN transactions.

Hassle-Free, World-Wide Convenience. Now you can use your checking account to pay bills, pick up groceries, order movie tickets and more. Use your Debit Card like a Credit Card, but it goes through your checking account, so there are no finance charges.

Your Signature give you the Protection of Visa. When you use your Debit Card, you'll be asked if the transaction is "Credit" (signature) or "Debit" (PIN). When possible, always select "Credit". The funds still come from your checking account, but you'll sign the sales slip instead of using your PIN. That gives you the protection of Visa, and HCCU gains a little interchange income on signature transactions.

PIN Access. At retailers like Sam's Club and Aldi's you will be asked to use your PIN. (The funds must be in your checking rather than your shares.)

ATM Access too. Your Debit Card also serves as your ATM Card. Use it to get up to \$300 in cash from your checking or share account 24 hours a day. Ask for our list of free and low-cost ATMs.



Applying for an Overdraft Protection loan account can help you avoid NSF fees if a Debit Card transaction would otherwise leave your account negative. Ask for an application today. (Your card will not directly access your overdraft line, only your share and checking accounts.)

Pay at the Pump Gas Stations. Remember that when pumping gas, a "hold" of about \$100 may be put on funds for a few hours, then released. If that will cause an inconvenience, you can avoid the hold by paying inside before you pump.

Availability. We send a "positive balance" twice per day, around 10:30 a.m. and again after 5:30 p.m.. That makes any new deposit to your account available after 1 pm and after 7 pm.

Questions? Call us at Heartland Community Credit Union. We're happy to answer any questions you might have. 816-363-2223 or email at hccu@sprintmail.com.

Keep this part for reference

Return this part to HCCU

Heartland Debit Card Application

Yes, I want my HCCU Visa Debit Card

I would like an application for an Overdraft Protection Line of Credit. (This is a line of credit loan and will require a completed loan application and credit approval. It may help to avoid NSF fees)

Applicant Name _____

Joint Owner (if ordering a second card) _____

Member # _____ SS# _____ BD _____

Address _____

City _____ State ZIP Code _____

By signing below, I agree to be liable for all transactions of any kind performed by me or anyone to whom I entrust my card. I also agree that use of my card constitutes consent to the effective rules and regulations. I certify that I have received, read, and understand my rights and responsibilities under Regulation E and Regulation Z.

I authorize HCCU to run a credit report and process it according to their policy guidelines. I understand that I must be approved before my card is ordered. In the event the debit card is denied, I will be notified by HCCU within a reasonable amount of time.

Applicant Signature _____ Date _____

Joint Owner Signature _____ Date _____

Please return to HCCU at 406A E. Bannister Rd
KCMO 64131 for quick processing of your request.

HCCU use: # of NSFs _____ Chexsystems _____
Approved _____ Denied _____ Reason _____

Debit # _____

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. 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 a savings account or overdraft protection loan, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Share Drafts/Checks and other transactions made using your checking account number
- Automatic bill payments
- ACH transactions

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday 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 Heartland Community Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of **\$25** 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 Heartland Community Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 816-363-2223 or complete the form below and mail it to HCCU 406A E. Bannister Rd, Kansas City, MO 64131:

[] I do not want Heartland to authorize and pay overdrafts on my ATM and everyday debit card transactions.

[] I want Heartland to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Member Number: _____

Printed Name: _____

Signature: _____ Date: _____