

BENEFITS & ADVANTAGES



- *Fast and One-Step Easy* - Purchases are as simple as using a credit card
- *Worry Free When You're Out of Town* - Use your debit card where ever MasterCard is accepted
- *All the Advantages of an ATM card* - Transfer, deposit, and withdraw funds at ATM machines

- *Economical and Ecological* - Saves money on check printing fees and valuable natural resources
- *Just Like Balancing Your Checkbook* - The funds are withdrawn from your checking account and your monthly account statement will detail each transaction you make using the card



UNI
CREDIT UNION



AMERICA'S
CREDIT UNIONS™



Mail: 802 West 29th Street, Cedar Falls, Iowa 50613
Email: memberservices@unicreditunion.org
Website: www.unicreditunion.org
Fax: 319-266-3761 **Phone:** 319-273-2479

DEBIT CARD
APPLICATION



UNI Credit Union

www.unicreditunion.org • 319-273-2479

Application for MasterMoney Debit Card

Applicant Information

Co-Applicant Information

AccountNumber(s) _____	AccountNumber(s) _____
Name _____	Name _____
Address _____	Address _____
City _____	City _____
State _____ Zip _____	State _____ Zip _____
HomePhoneNumber _____	HomePhoneNumber _____
WorkPhoneNumber _____	WorkPhoneNumber _____
SocialSecurity# _____	SocialSecurity# _____
DateofBirth _____	DateofBirth _____
Mother'sMaidenName _____	Mother'sMaidenName _____
Employer _____	Employer _____

Signatures: By signing below, the undersigned request(s) the described services and agrees to the terms and conditions governing the services, including any fees and charges. The undersigned agree(s) that all information is accurate and authorizes the financial institution to verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

Applicant'sSignature _____	Applicant'sSignature _____
Date _____	Date _____



Cut Here

Debit Card Application Q & A

Q: How long will it take to find out if I am approved for a debit card?

A: A notice advising you have been approved will be sent within three business days of receipt of your application.

Q: How long does it take to get my card once I am approved?

A: The card normally takes 5-7 business days to arrive by mail. It will be delivered in a plain white envelope for security purposes.

Q: How long does it take to get my PIN number for the card?

A: The PIN number will arrive separately from the card normally within two business days of the receipt of the card.

Q: What ATMs can I use?

A: Any ATM displaying the Shazam or Cirrus symbol will allow you to withdraw funds from your account. Fees may apply from the financial institution that owns the machine.

Q: What fees can I expect when using the card?

A: When the card is used to withdraw funds at an ATM there may be fees from the financial institution that owns the machine and after five (5) withdrawals in a given month, the Credit Union will charge you a nominal fee of \$.50 for each additional withdrawal.



Q: What are my withdrawal limits on the card?

A: The card can be used in three separate ways and there are limits for each depending on the type of transaction you are completing.

- *ATM transactions* (withdrawals of cash from an ATM machine) - is a \$200 daily limit.
- *POS transactions* (using the card at a Point Of Sale with a PIN number to pay for goods or services at a participating merchant) - There is a \$300 daily limit for the purchase and you can request up to \$200 in "cash back" at the time you are making the purchase without paying a fee.
- *MasterCard transaction* (using the card to make a purchase that appears to be a credit card to the merchant because you sign a sales receipt) - The daily limit for these transactions is set at the time you are approved for the card (normally \$200). Refer to your approval letter for the specific amount.

Credit Union Use Only

DateReceived _____

Approved(Y/N) _____

ProcessedBy _____

Mail or Deliver to:
 UNI Credit Union
 802 West 29th Street
 Cedar Falls, Iowa 50613

