



ATM or Visa Check Card: A Better Way to Manage Your Money

At PTO Federal Credit Union, you have your choice of two great ways to help you manage your money — a **Visa® Check Card** or a regular **Automated Teller Machine (ATM) Card**.

Visa Check Card

- Looks like a credit card but works like a check
- Saves you the time and trouble of writing checks
- All the benefits of an ATM card

ATM Card

- Gives you worldwide access to your accounts 24 hours a day, 365 days a year
- Lets you withdraw cash, check balances, make transfers and more!



Your savings are federally insured to \$100,000 by the National Credit Union Administration, a U.S. government agency.

REVOCATION OF CARDS

We reserve the right to revoke and retain your card:

1. If you are indebted to the Credit Union as maker or co-maker and the loan for which you are responsible becomes delinquent.
2. If your share draft account is overdrawn and you exceed your approved line of credit.
3. If you declare bankruptcy.
4. If a Writ of Attachment is placed against your account.
5. For any other reasons the Credit Union may adopt from time to time.

The ATM card and Visa Check Card are our property. If we revoke one of them or you wish to cancel your privileges under it, you must return it to us.

We reserve the right to amend any term or condition of this agreement upon notice to you as required by law.

PREAUTHORIZED CREDITS

If you have arranged to have direct deposits made to your account at least once every 14 days from the same person or company, you can call the PATICU line at 571-272-0365 to find out whether or not the deposit has been made. Other transactions that may be accomplished using our PATICU audio response system include check withdrawals (mailed to the address on file), check clearing information, date of last payroll deposit, loan due date and transaction verification.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFER

In case of errors or questions about your electronic transfers, you may telephone us at 571-272-0350 or write us at:

PTO Federal Credit Union
1st Floor, 501 Dulany Street
Alexandria, VA 22314

as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after

we sent you the FIRST statement on which the problem appeared in order to make adjustments.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will recredit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not recredit your account.

If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. If the funds in dispute were previously credited to your account, we will debit your account for that amount. You may ask for copies of the documents we used in our investigation.



Patent and Trademark Office Federal Credit Union

1st Floor, 501 Dulany Street
Alexandria, VA 22314
571-272-0350

www.ptofcu.org

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ATM Card and Visa Check Card Application and Disclosure



***PTO FEDERAL CREDIT UNION
ATM AND VISA® CHECK CARD
AGREEMENT AND DISCLOSURE***

We have written this ATM and Visa Check Card Agreement and Disclosure in plain English. Now it's easy to see how the cards work and easier to understand what all the fine print means.

Once your application for an ATM or Visa Check Card is approved, you can access your Credit Union accounts anytime you want, 24 hours a day, just by visiting an ATM connected to one of our participating ATM networks (STAR and PLUS). You can also use your card for "debit" transactions at any point of sale terminal. The Visa Check Card may also be used to make purchases anywhere Visa is accepted.

Read this agreement to get all the facts. Complete the card request and return it to us. Your PIN will be sent to you.

The words "you" and "your" mean all persons who signed this agreement. The words "us", "we", and "ours" mean PTO Federal Credit Union.

PERSONAL IDENTIFICATION NUMBER

We will not reveal your Personal Identification Number (PIN) to anyone. It will be your responsibility to safeguard your card and PIN and to promptly tell us if you have lost your card or PIN or if it has been stolen.

LIABILITY FOR UNAUTHORIZED TRANSFERS

Tell us AT ONCE if you believe your card has been lost or stolen. Telephoning is the best way to keep your possible losses down, and you must follow with written notification. You could lose all the money in your account. If you tell us within 2 business days, your liability for unauthorized use of your card will not exceed \$50. You will have no liability for unauthorized use of the Visa Check Card in transactions using the Visa network unless you have been grossly negligent or have engaged in fraud and/or illegal activities with the card.

If you do not tell us within 2 business days after you learn of the loss or theft of your card

and we can prove that we could have stopped someone from using your card without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows card transactions that you did not make, tell us AT ONCE. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. NOTE: To protect your accounts and to lower your possible losses, never write your PIN on your card or carry it with your card.

If you believe your card has been lost or stolen or that someone has withdrawn or may withdraw money without permission, call 571-272-0350, followed by written notification to:

PTO Federal Credit Union
1st Floor, 501 Dulany Street
Alexandria, VA 22314

Our business days are Monday through Friday, from 9:00 a.m. to 3:00 p.m., holidays excluded.

SERVICE DISCLOSURE

You may use your Credit Union ATM or Visa Check Card to withdraw cash from your share or share draft account. **Balance inquiries are available via ATM but reflect information current as of close of business on the previous business day.** You may also participate in other services that the Credit Union may make available in the future.

If the Credit Union joins other ATM network(s), the network(s) may impose limitations on the availability of the above services on some ATMs.

You can use your Visa Check Card like a Visa Credit Card anywhere Visa is accepted. The funds will be taken from your checking account within one to three business days.

SERVICE FEES

We may charge you certain fees for using the ATM card or Visa Check Card. See our current fee schedule. In addition, other ATM owners may surcharge you for using their machines. PTOFCU has no control over fees charged by other ATM owners.

ACCOUNT INFORMATION DISCLOSURE

We will disclose information to third parties about your account in order to comply with government agency or court orders if you give us written permission or in order to verify the existence and condition of the account for a third party, such as a merchant or credit bureau.

DOCUMENTATION OF YOUR ELECTRONIC FUNDS TRANSFERS (EFT)

You will get a receipt at the time you make any transaction. You will also get a monthly statement of your account.

LIABILITY FOR FAILURE TO MAKE ELECTRONIC FUNDS TRANSFERS

If we do not complete an electronic funds transfer (EFT) to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. For instance, we will not be liable if:

1. Through no fault of ours, you do not have enough money in your account to make the EFT or you have exceeded the approved limits on any of your accounts.
2. The automated teller machine where you were making the EFT transaction does not have enough cash.
3. The automated teller machine was not working properly and you knew about the breakdown.
4. Circumstances beyond our control prevented the EFT despite reasonable precautions that we have taken.
5. Any other exception arises as stated elsewhere in our agreement with you, such as revocation or suspension of your card for any reason.

MAXIMUM WITHDRAWAL

The maximum withdrawal in any 24-hour business day at an on-line ATM is \$250. Weekends constitute one business day. Withdrawals may not be made for amounts in excess of funds available in the account. If using the "credit" option for a Visa Check Card, the limit is the amount of money available in your checking account up to \$1000 per day of available funds.

continued on reverse

To obtain a PTOFCU ATM card or Visa Check Card, complete this form and return it to the Credit Union.

I am applying for (please check one):

- Visa Check Card
 ATM Card

Please check the appropriate box:

- Visa Check Card PIN only
 ATM Card PIN only

Please Print

Account Number

Name

(if joint account, both names required)

Street

City, State, Zip

Daytime Phone #

Please send me a PTO Federal Credit Union ATM card or Visa Check Card. I have read the attached agreement and disclosure and agree to all the terms and conditions therein.

Signature

Date

If your account is joint and you would like the joint owner to have a card giving them access to the account, please have them sign below.

Signature

Date