



# It's Easy

Daily Debit Limit Requested: \_\_\_\_\_

Simply complete this form (**please print**) and return to Education Plus Credit Union.

Your Account Number \_\_\_\_\_ Debit Card  Debit Pin  Check if this is a Reissue

Primary Member's Name (card one) \_\_\_\_\_

Joint Member's Name (card two) \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Home Telephone No.: \_\_\_\_\_ Work Telephone No.: \_\_\_\_\_

Cell Phone No.: \_\_\_\_\_

E-Mail: \_\_\_\_\_  Sign me up for FREE, safe and secure E-statements

I/we understand that any existing or future Overdraft Line of Credit with EPCU will be utilized to cover any overdrawn amounts resulting from the use of my EPCU Debit Mastercard.

*By signing below, I/we hereby make application for a Education Plus Credit Union Debit MasterCard. I/we agree to be bound to all of the terms and conditions governing the use of that card as outlined in the Education Plus Credit Union DISCLOSURE FOR ELECTRONIC FUND TRANSACTIONS. I/we understand and agree that the disclosure will be provided to me by Education Plus Credit Union if my request is approved. I/we understand and agree that the credit union's decision to grant this request will be based on information provided on this application, along with past history and information obtained from a Consumer Reporting Agency. I/We hereby authorize Education Plus Credit Union to obtain my consumer report for this purpose.*

Primary Member's Signature \_\_\_\_\_ Date \_\_\_\_\_

Joint Member's Signature \_\_\_\_\_ Date \_\_\_\_\_

FOR CREDIT UNION USE ONLY			
Reissue Fee (1.132.1) Fee charge: \$ _____	Received by _____	Date _____	Mail <input type="checkbox"/> Drop Off <input type="checkbox"/>
Hot Card Fee (1.132.6) Fee charge: \$ _____			
Daily Limit Approved _____	Date _____	Staff Initials _____	

Date Ordered _____	Number of cards ordered _____	Order by _____
Last four digits of cards to be cancelled _____		

**YOUR ELECTRONIC FUNDS TRANSFER AGREEMENT INFORMS YOU OF YOUR RIGHTS AND RESPONSIBILITIES REGARDING YOUR DEBIT/ATM CARD.**

**IF YOU DO NOT HAVE A COPY OF THIS AGREEMENT YOU MAY REQUEST ONE BY CALLING 734-242-3765 OR 1-800-732-1921.**

- When you are asked to select credit or debit by the merchant, always select "CREDIT". The transaction will process the same either way, however, when you select a "CREDIT" transaction, you have credit card rights under Mastercard.
- No minimum purchase required.
- Cards MUST be signed (if cards are signed, you will not need to show ID unless getting cash back.)
- Do NOT write "SEE ID" on card. If you leave the line blank or write "SEE ID", you may not get your funds back if you have a lost/stolen card. This violation could cause you to lose all of your chargeback rights.
- One of the only differences between a debit card and a credit card is that you cannot use your debit card to HOLD a car rental reservation. You can, however, PAY for the rental with the card.
- You can use your Education Plus debit card anywhere that accepts Mastercard and will be used in place of your ATM card at most ATM machines.
- Make sure you keep your address up-to-date with Education Plus. Merchants may decline your transactions when they check your zip code for authenticity.
- If your card is lost/stolen during business hours, contact our accounting department immediately at 734-242-3765 or 1-800-732-1921. After hours within the U.S. call 800-754-4128. Outside the U.S. call 727-227-9012.