

Keesler Federal Credit Union
Automated Teller Machine (ATM) Card Application

Account # _____

Primary Owner's Name: _____

Address: _____

City: _____ State: _____ Zip: _____

If you would like the joint account holder(s) to also have an ATM card, please complete below:

Please issue an ATM card to the Joint Account Holder(s) listed below:

Name of Joint Account Holder: _____

Name of Joint Account Holder: _____

Joint Account Holders must be joint on Primary Share Savings account. You grant such person(s) card access to any share savings, checking or KreditLine under this account number.

I hereby request that Keesler Federal Credit Union's ATM Card(s) be issued, that said cards be validated and a Personal Identification Code (PIC) be provided, for the (joint) account(s) and the (joint) account holder(s) designated above. The retention or use of such card(s) shall be governed by the printed terms and conditions of Keesler Federal Credit Union's ATM Cardholder Agreement and such other terms and conditions, or amendments thereto, as may be established from time to time by Keesler Federal Credit Union.

Line of Kredit Access - Should I have a line of Kredit product with the credit union that may be accessed at an ATM, I also request that my ATM card(s) be allowed to access said line of Kredit.

Primary Owner's Signature: _____

Date: _____

Mail completed application to:
Keesler Federal Credit Union
Attn: Electronic Services Department
P.O. Box 7001
Biloxi, MS 39534

Automated Teller Machine (ATM) Cardholder Agreement

Dear Cardholder:

This is your contract. Please read it and keep it for your records because when you sign the card request form, you've agreed to its terms. We agree to follow them, too.

The ATM CARD(s) (herein called "Card") is issued by or on behalf of the Institution identified herein to the Member(s) for use with such account(s) (each referred to as an "Account") as described in the member request form upon and subject to the following terms and conditions.

1. If Member's Account(s) is a joint account, Member hereby specifically authorizes any joint account holder of his to use the Card.
2. The Card is the property of the Institution, which may revoke, limit or suspend its use, or issue a new one at any time without prior notice. The Member will stop using the Card and return it to the Institution immediately upon request. The Card may be automatically impounded at a terminal at any time.
3. Member is responsible for the use of the Card. Member will not authorize or permit any person, except an authorized joint account holder, to use the Card. Member will not disclose his Personal Identification Code ("PIC") to any person other than a joint account holder, and he agrees to keep the Card and PIC separated and to take other reasonable steps to assure that in the event the Card is lost or stolen, the finder or thief will not also obtain the PIC.
4. Member authorizes the Institution to charge his Account as indicated when Member or any other person, except as otherwise provided in this Agreement uses the Card. If any Account is owned jointly with another person, this Agreement is fully binding on all joint account holders, and all authorizations and obligations contained herein shall be joint and several, notwithstanding the terms and conditions of any other agreement with the Institution.
5. Member will not overdraw his Account unless he has pre-existing overdraft agreement with the Institution; and if he does have such an agreement, Member will not withdraw more than the funds remaining in his overdraft line of credit. Member will immediately pay any unauthorized overdraft without notice or demand.
6. The Member's card(s) may be used to access a line of credit product with the credit union. The Member will be obligated for credit advances obtained by use of the ATM card(s) in accordance with the line of credit agreement; even if such advance(s) is made by the joint account holder named in this agreement, and even if such person is not a party to the line of credit agreement.
7. Card Transactions are governed by this Agreement and the terms that apply to any account affected by such transactions, including such as agreements, charter, bylaws rules and regulation as well as any applicable laws. Any banking business transacted by use of the Card is not consummated until the Institution has verified and processed the transaction on its records according to its usual banking practices, regardless of any receipt produced at the time of the transaction.

8. The Institution makes no claims or warranties with respect to the equipment or the system and the Institution shall not be liable for any failure or malfunction of the equipment or system, except as specifically provided by law. Member will examine his periodic statements from the Institution promptly and report any errors or unauthorized transfers. Member will notify the Institution immediately if he believes the Card has been lost or stolen or that someone may have discovered his PIC. Member liability for unauthorized transactions is limited as provided by law. The rules for unauthorized transfers and error resolution are contained in the disclosure statements that accompany the Card.

9. The Institution has the right to limit the frequency or amounts of withdrawals or to institute fees for Cards or transactions or to change its policies regarding these matters at any time without amending this Agreement, and Institution may charge Member's Account for such fees. Current limits and fees, if any, are contained in the disclosure statements that accompany the Card. Institution also has the right to establish other terms and conditions pertaining to the use of the Card and to change the terms and conditions set forth herein or so established, by mailing advance written notice thereof to Member at the address shown on the records of the Institution.

10. Whenever used herein, the masculine pronoun shall refer with the like effect to the feminine, and, if any Account is a joint account, the singular person, whenever used herein in relation to Member, shall be read as plural.

11. Member may cancel this Agreement at any time by notifying the Institution in writing and returning the Card cut in half. In that event, all rights and obligations for any transaction that occurs before Institution receives notice of cancellation shall be determined by this Agreement

12. \$5.00 replacement fee.