

**APPLICATION FOR
FedONE FCU MasterMoney™
Debit Card**

I'd like to apply for the following card(s):

ATM Card Debit/Check Card

APPLICANT

Account Number(s) _____
 Name _____
 Address _____
 City _____
 State _____ Zip _____
 Home Phone Number _____
 Social Security # _____
 Date of Birth _____
 Employer _____

CO-APPLICANT

Name _____
 Address (if different from above) _____
 City _____ State _____ Zip _____
 Home Phone Number _____
 Social Security # _____
 Date of Birth _____
 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's Signature _____

Date _____

Co-Applicant's Signature _____

Date _____

Mail or Deliver to:

FedONE FCU
 24000 AVILA ROAD, STE. U120
 LAGUNA NIGUEL, CA 92677

Official Use Only

Date received _____

Approved (Y / N) _____

Processed By _____

**ELECTRONIC FUND TRANSFERS
YOUR RIGHTS AND RESPONSIBILITIES**

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

ATM Card ATM Transfers - types of transfers, dollar limitations - You may access your account(s) by ATM using your ATM card and personal identification number or MasterMoney™ Debit Card and personal identification number, to:

- get cash withdrawals from share draft account(s) with an ATM or debit card
- you may withdraw no more than \$500.00 per 24 hour period in combination with point-of-sale transactions

Some of these services may not be available at all terminals.

Types of ATM Card Point-of-Sale Transactions - You may access your share draft account(s) to purchase goods (in person), pay for services (in person), and get cash from a merchant, if the merchant permits, or from a participating financial institution.

Point-of-Sale Transactions - dollar limitations - Using your card:

- you may not exceed \$1,000.00 in transactions per 24 hour period in combination with ATM withdrawals

Types of MasterMoney™ Debit Card Point-of-Sale Transactions - You may access your share draft account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

Point-of-Sale Transactions - frequency and dollar limitations - Using your card:

- you may make no more than ten transactions per 24 hour period
- you may not exceed \$2,500.00 in transactions per 24 hour period

Currency Conversion. If you effect a transaction with your MasterMoney™ Debit Card in a currency other than US Dollars, MasterCard will convert the charge into a US Dollar amount. The MasterCard currency conversion procedure includes use of either a government-mandated exchange rate, or a wholesale exchange rate selected by MasterCard. The exchange rate MasterCard uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of purchase or the date the transaction was posted to your account.

Advisory Against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

FEES

- We will charge you \$5.00 for a new ATM personal identification number.
- We will charge you \$5.00 to replace a lost ATM card.

ATM Operator/Network Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

DOCUMENTATION

- **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.

- **Periodic statements.**

You will get a monthly account statement from us for your share draft accounts.

You will get a monthly account statement from us for your share savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers. If we do not complete a transfer 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. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.



CUT HERE

