

# IEG FCU

## Visa<sup>®</sup> Debit Card Application

Account Number \_\_\_\_\_ Date \_\_\_\_\_

Member Name \_\_\_\_\_ Joint Owner \_\_\_\_\_

Address \_\_\_\_\_

Phone (Home) \_\_\_\_\_ (Work) \_\_\_\_\_ (Cell) \_\_\_\_\_

**Electronic Fund Transfer (EFT) Disclosure:** *Please initial below*  
 \_\_\_\_\_ I will review EFT Disclosure Online @ iegfcu.com; \_\_\_\_\_ I have received a copy of the EFT Disclosure

### IMPORTANT INFORMATION REGARDING OVERDRAFT PROTECTION

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

- We have standard overdraft practices that come with your account. (We will charge you a fee of up to \$20.00 each time we pay an overdraft)
- We offer Overdraft protection plans, such as a link to a savings or line of credit.

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

Our practice will be to automatically close Debit Cards of members who overdraft. To help prevent this and ensure your continuity of electronic services, please select OPT-IN to allow IEG FCU the option of paying any overdrafts you may incur.

**Overdraft Instructions to IEGFCU:** *Please check the appropriate box and initial*

I **WANT (OPT-IN)** IEG FCU to authorize and pay overdrafts on my one-time debit card transactions. \_\_\_\_\_  
 Note: To revoke your OPT-IN consent you need to notify us in writing or by simply completing one of our consent forms.

I **DO NOT WANT (OPT-OUT)** IEG FCU to authorize and pay overdrafts on my one-time debit card transactions. \_\_\_\_\_

Signature (X) \_\_\_\_\_ Joint Signature (X) \_\_\_\_\_

**Benefits:**

No Annual Fee & No fee for cash withdrawals at First Hawaiian Bank ATM's (*For ATM locations, visit: [www.fhb.com/locator-bi.htm](http://www.fhb.com/locator-bi.htm)*)

You can use your debit card to purchase goods and services anywhere that accepts VISA. Having a Debit Card will eliminate the hassles of writing checks.

You can also use your Debit Card at most ATMs for cash withdrawals and balance inquiries.

**Requirements:**

An IEG FCU Share-Draft (Checking) Account

And one of the following:

- Direct Deposit
- Payroll Deduction of \$100 or more
- Deposit of \$100 into Regular Share Account

**General Information:**

- \$10 one-time origination fee
- \$25 reinstatement fee (if closed for cause)
- Must be 18 years or older
- One card per single account; Two cards per joint account
- Card renewable every 2 years
- Funds to cover your purchases will be deducted from your share-draft account.

**For Office Use Only**

Sticker Number: \_\_\_\_\_

FNIS Online order: \_\_\_\_\_ Pass Thru \_\_\_\_\_ PIN Ordered

**USERS Datasafe Set-up:**

- \_\_\_\_\_ .ACCS (Member & Card)
- \_\_\_\_\_ .OMA (Modify account – debit card field: P/ddmmyy)
- \_\_\_\_\_ .OMA (Modify – sub account 8 or 9; Attention message: DC number)
- \_\_\_\_\_ \$10 origination fee collected

New Card       Re-issue (Lost / Damaged/Fraud)  
 Old Card Last five (5) digit numbers \_\_\_\_\_

Staff Initial \_\_\_\_\_ Date \_\_\_\_\_