



If you are tired of writing checks,
check out our Visa Check Card.
It works like a check with the
convenience of plastic.

Simplify Your Life

with a
**Visa Check Card
or ATM Card**
from your
**Community Financial
Credit Union**

**Apply today for your
Community Financial Credit Union
VISA® Check Card or ATM Card!**

- Convenient
- Accepted Worldwide
- Fast and Easy
- Unlimited free use
for purchases!

We're Here For You...Join Us!

PO Box 1217
Springfield MO 65801

417-862-0471

888-430-7199

CommunityFinancial.org
cuinfo@CommunityFinancial.org



What is the Visa® Check Card?

It's a free service from your Community Financial Credit Union that gives you new ways to use your checking account. The Visa® Check Card is used just like a credit card, but it automatically deducts the purchase price from your checking account. With the Visa® Check Card you can:

- Pay for goods and services wherever Visa is honored.
- Get cash from your account at ATMs and financial institutions around the world.

Accepted at over 12 million Visa® merchants worldwide

The Visa Check Card offers you more buying convenience than ever. You can use it to make purchases wherever you see the Visa logo.

How do I pay for purchases with my Visa Check Card?

Using the Visa® Check Card is like writing a check, only it's more convenient. Simply present your Visa Check Card to the merchant, sign the receipt, and go! It saves time because you don't have to write a check or wait for check approval. (Be sure to use the credit option.)

Use it to Get Cash Any Time of the Day or Night

Get up to \$400 per 24-hour period at any ATM displaying the CO-OP®, CIRRUS®, STAR®, or MemberAccess® logos. Look for the CO-OP logo and you'll find a machine that is surcharge free! In addition, you can use the card to get cash from your account at any ATM or financial institution that displays the VISA® logo.



If your card is lost or stolen, call us immediately at (417) 862-0471 or after hours (800) 682-6075 to limit your liability.

Overdraft Protection

If you have a checking account, you already have the overdraft privilege from your savings account. However, you may wish to apply for Line of Credit Overdraft Protection which allows the account to draw from an unsecured loan when needed. Request information by checking the appropriate box on the application form.

What is the CFCU ATM Card?

It's a free service from your Community Financial Credit Union that gives you the ultimate in freedom and flexibility. Your ATM card allows you to perform withdrawals and other credit union transactions around the clock, 365 days a year. There is no need to depend on credit union office hours because our ATM Card is the personal teller that fits in your pocket. The CFCU ATM Card provides:

- Security for your personal accounts with a confidential Personal Identification Number (PIN).
- Emergency cash when traveling.
- International access to your credit union accounts.

Accepted at thousands of machines nationwide.

You can use your ATM card at any ATM displaying the CO-OP®, CIRRUS®, STAR®, or MemberAccess® logos.

If your card is lost or stolen, call us immediately at (417) 862-0471 to limit your liability.

How Do I Get My Visa Check Card or ATM Card?

Simply complete and return the short application form. (All card privileges are subject to approval.)

The Credit Union requires a \$100 minimum account balance for new card applications or to reorder a card.

A complete disclosure will accompany your Visa® Check Card or ATM Card.

Important Usage Information

For Purchases with Visa Check Card:

You may choose to use the card as a "credit" or "debit" transaction **without a fee.** By using the card with the "credit" option, you will help the credit union continue to provide low cost services. Choosing the "credit" option is easier because you don't have to enter your Personal Identification Number (PIN). Purchases are limited to a maximum of \$1,000 per 24-hour period.

Your credit union reserves the right to collect from your other CU accounts or from you personally if your account has insufficient funds activity that may occur due to off-line computer status. The member is fully responsible for all purchases made with the Visa® Check Card.

Visa® Check Card ATM/PIN

Transactions Fees:

Withdrawals (up to 12 per month).....Free
Withdrawals (after 12 per month).....\$1.00 ea.
Deposits at Member Access ATMs (unlimited)Free
Transfers and Inquiries:\$0.50 ea.

ATM Card Transaction Fees:

Withdrawals (up to six per month)Free
Withdrawals (after six per month)\$1.00 ea.
Deposits at Member Access ATMs (unlimited)Free
Transfers and Inquiries:\$1.00 ea.

- There is a \$20 minimum withdrawal (regardless of what may be posted at the ATM.) The maximum daily withdrawal amount is \$400.
- Share (savings) account balances obtained from an ATM do not include your \$25 membership balance or any transactions which have not been posted to your account.
- Checking account balances obtained from an ATM will not include any outstanding checks or other unposted transactions.

Community Financial Credit Union Visa® Check Card or ATM Card APPLICATION

Visa® Check Card ATM Card

Name _____

Account Number _____

Address _____

Social Security Number _____ - _____ - _____

Home Phone _____ Work Phone _____

Joint Owner Name _____

Joint Social Security # _____ - _____ - _____

Member Signature _____ Date _____
_____ / _____

Joint Owner Signature _____ Date _____
_____ / _____

Please send an application for
Line of Credit Overdraft Protection.

Reason for Reorder

- Card Stolen
- Lost Card
- Damaged Card
- Other _____

Credit Union Use Only

DATE	
ACCEPTED BY	PROCESSED BY