

(Share Draft) Checking Agreement  
With Overdraft Payment Provisions

I/We hereby authorize the Credit Union to establish this (Share Draft) Checking Account for me/us. The Credit Union is authorized to pay checks signed by me or by any of us and to charge all such payments against the shares in this Account.

It is further agreed that:

(a) Only checks and other methods approved by the Credit Union may be used to make withdrawals from this Account.

(b) The Credit Union is under no obligation to pay a check that exceeds the fully paid and collected share balance in this Account. The Credit Union may, however: (1) Pay such drafts and transfer shares to this Account in the amount of resulting overdraft, plus a service charge from any other regular share account from which any of the undersigned is then eligible to withdraw shares, or (2) if the Credit Union is unable to transfer shares (NOTE: Automatic transfers shall be limited to not more than six times each month) the Credit Union may treat such checks as a request to the Credit Union for an advance from the loan account identified below sufficient to permit the Credit Union to pay such checks and credit the loan advance to this account.

(c) The Credit Union may pay a check on whatever day it is presented for payment, notwithstanding the date (or any limitations on the time of payment) appearing on the check.

(d) When paid, checks become the property of the Credit Union and will not be returned either with the periodic statement of the Account otherwise.

(e) Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or nonpayment of a check.

(f) Any objection respecting any item shown on a periodic statement of the Account is waived unless made in writing to the Credit Union before the end of 60 days after the statement is mailed.

(g) This Account is subject to the Credit Union's right to require advance notice of withdrawal, as provided in its bylaws.

(h) This Account is subject to such other terms, conditions, and service charges as the Credit Union may establish from time-to-time.

(i) This Credit Union may require forfeiture of checking privileges for members who experience overdrafts on three different days within a two-year period.

(j) If this agreement is signed by more than one person, the persons signing below shall be the joint owners of this Account which, in that event, shall be subject to the additional terms and conditions.

Account Application  
Additional Terms and Conditions  
Joint (Share Account) Checking Agreements

The Credit Union is hereby authorized to recognize any of the signatures subscribed hereon in the payment of funds or the transaction of any business for this Account. The joint owners of this Account hereby agree with each other and with the Credit Union that all sums now paid on shares or heretofore or hereafter with all accumulations thereon, are and shall be owned by them jointly, with the right of survivorship and be subject to the withdrawal or survivor or survivors shall be valid and discharge the Credit Union from any liability for such payment. The right or authority of the Credit Union under this agreement shall not be changed or terminated by said owners, or any of them except by written notice to the Credit Union which shall not affect transactions theretofore be made.



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800.806.9465

# SB1 VISA<sup>®</sup> Check Card



**The SB1 VISA Card  
that works like a check.**

*Free with SB1 Checking*

**1 The ultimate in everyday purchasing convenience.** No more hassling with check writing, requests for ID, or waiting for lengthy check approvals.

**2 Easy to Use**  
Just "swipe and go" when shopping or dining out. The amount will be automatically deducted from your SB1 checking account.

**3 Widely Accepted**  
Your SB1 VISA Check Card is welcome for purchases everywhere you see the VISA symbol. Just sign the receipt and you're on your way.

**4 Saves Money**  
No annual fee, no monthly fee, and no finance charges or transaction fees when you use it to pay for purchases. And remember, there's no ATM usage fee ever.

**5 Makes Budgeting Easier**  
You receive a receipt for easy record keeping, and every transaction is detailed on your monthly SB1FCU Checking Account statement.

**6 Ideal for Home Shopping**  
Use your SB1 VISA Check Card when ordering items by telephone, mail, or at self-service locations like "pay-at-the-pump" service stations.

**7 Easy Cash Access**  
Your SB1 VISA Check Card gives you worldwide access to your SB1FCU Checking Account at any ATM displaying the Interlink/PLUS or VISA logos.

**8 Protect your Privacy**  
By using your SB1 VISA Check Card, you avoid the risks associated with revealing your home address and phone number when you make a purchase.

**9 Safe & Secure**  
Carry less cash because your card is cash...and you will save on ATM cash withdrawal surcharges. For your added protection, you will choose a PIN (Personal Identification Number) to secure your ATM transactions.

**10 It's Easy to Apply**  
To get a desirable VISA Check Card, you must be at least 18 years of age and have an SB1FCU Checking Account. To open a Checking Account and/or apply for the SB1 VISA Check Card, simply complete the attached application.

# 1 2 3 4 5 6 7 8 9 10 Ten Reasons

## If you don't have an SB1 Federal Credit Union checking account, open one...

It's the only way you can start enjoying the convenience of your Credit Union's VISA Check Card. An SB1FCU Checking Account pays high dividends, and that's not all.

### There are many more benefits:

- ❖ No monthly service charges
- ❖ No minimum balance or minimum check requirements
- ❖ Free overdraft protection
- ❖ First 150 checks are free

The SB1FCU ATM card that's better than checks, easier than cash, and has no SB1 ATM usage fee! Here are 10 more money-wise reasons to apply for your enhanced ATM card today!



## SB1 VISA Check Card Application

You must have a FREE SB1 Checking Account to qualify.

- Yes, I already have an SB1 Checking Account and would like a VISA Check Card.
- I do not currently have an SB1 Checking Account, but I would like to open one.
- I would like an SB1 *QuickCASH* Line-of-Credit, please send me an overdraft application.

### Member

Name \_\_\_\_\_

Address \_\_\_\_\_

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

Member Number \_\_\_\_\_ Social Security Number \_\_\_\_\_

Home Phone Number \_\_\_\_\_ Work Phone Number \_\_\_\_\_

### Joint Owner

Name \_\_\_\_\_

### Signatures Required

I/we certify that I am 18 years of age or older and that the information provided is accurate. I/we have read and agree to the (share draft) checking agreement and acknowledge receipt of the funds available policy disclosure statement on the reverse side.

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

Joint Owner's Signature \_\_\_\_\_ Date \_\_\_\_\_

### Additional SB1 VISA Check Card(s)

- Check box if initial member wishes a second card
- Check box if joint owner wishes a second card

### Special Limits

Our Standard Interlink/ATM limit is \$300.00 cash and \$300.00 purchase limit per day. If you've been a member for at least one year or have an SB1 *QuickCASH* Line-of-Credit or VISA Credit Card, you may choose a special limit for the listing to the right.

- \$300.00 (V1)
- \$500.00 (V2)
- \$600.00 (V3)
- \$800.00 (V4)
- \$1000.00 (V5)

### Select your SB1 VISA Check Card PIN Here:

(No Q or Z, use all numbers or all letters in the boxes provided)

### Bring, mail or fax to the Credit Union:

Phone 800.806.9465  
Fax 800.705.9069

www.sb1fcu.org  
mail@sb1fcu.org

For Office Use Only: MICR \_\_\_\_\_