

What is an ATM/Check (Debit) Card?

The *Share Excel* ATM/Check Card works like a Visa Card, acts like a check, and has all the convenience of an ATM card rolled into one. Like a Visa, there are no checks to write or order. And, you can use your ATM/Check Card anywhere that Visa is accepted. The cashier will simply run the card through the terminal, just like a credit card. However, there's one convenient difference. The money is taken directly from your Heritage Family Credit Union FREE Share Draft Account.

Will I Still Need My ATM Card?

If you have an HFCU Share Draft Account, the ATM/Check card will replace your *Share Excel* ATM card with enhanced features - You may use it to sign for purchases as a "debit" card in addition to using it with your PIN # as an ATM card.

What Are The Advantages?

Using your *Share Excel* ATM/Check Card is easier than using your check book and offers many advantages:

- NO MORE CHECK WRITING
- NO MORE SHOWING I.D.
- NO INTEREST TO PAY
- EASY RECORD KEEPING

You will continue to have access to your money at ATM's and point-of-sale terminals(POS) all over the world.

How Do I Apply?

Simply complete the attached application and return it to the credit union.

Please complete the application below. When completed, you may drop it off at the credit union office or mail it to:

**Heritage Family Credit Union
ATTN: ATM/Check Card Department
Thirty Allen Street
Rutland, Vermont 05701**

After your request has been approved, your card and Personal Identification Number (PIN) will be issued. If you would like a demonstration on how to use your card, stop by the credit union during normal business hours.

MEMBER'S NAME *(Please Print)*

LAST	FIRST	INITIAL
ADDRESS		
CITY	STATE	ZIP
HOME PHONE	BUSINESS PHONE	
BIRTH DATE	SOCIAL SECURITY #	

CO-APPLICANT'S NAME *(Please Print)*

LAST	FIRST	INITIAL
ADDRESS		
CITY	STATE	ZIP
HOME PHONE	BUSINESS PHONE	
BIRTH DATE	SOCIAL SECURITY #	

I (we) request the following Heritage Family Credit Union account be made available for ATM/Check Card transactions.

ACCOUNT IS IN THE NAME(S) OF: 1. _____ 2. _____ <small>(Please Print) (Please Print)</small>
ACCOUNT NUMBER: _____

The above information is given to Heritage Family Credit Union as a request for the ATM/Check Card(s), ATM usage and personal identification number assignment. I/we authorize the Heritage Family Credit Union to obtain information regarding my/our financial responsibility from any source. Upon approval of this request, the ATM/Check card(s) issued will be subject to the Terms and Conditions of the Share Excel ATM/Check Card Agreement which I/we will receive separately.

_____	_____	_____	_____
SIGNATURE OF MEMBER	DATE	SIGNATURE OF CO-APPLICANT	DATE

FOR CREDIT UNION USE ONLY			
APPROVED BY	DATE	# OF CARDS	EFT LIMIT
			\$ _____