

# QWIK CASH/QWIK CASH PLUS CARD APPLICATION

MEMBER NAME \_\_\_\_\_ MEMBER ACCT # \_\_\_\_\_

I hereby apply for and request issuance of EITHER a Qwik Cash Card (to be used for ATM purposes only) OR Qwik Cash Plus Card (to be used for ATM purposes and/or Debit Card use) together with a Personal Identification Number (PIN) to be used to access my funds in the Credit Union. I understand that only one (1) Qwik Cash Card per member/joint owner per share account OR Qwik Cash Plus Card per member/joint owner per share draft account is allowed. By signing the application, I agree that use of the card(s) will be governed by the terms, conditions and disclosures contained in the QwikCash/QwikCash Plus Card Agreement and I hereby acknowledge receipt of the aforementioned Agreement. I also confirm that I have read the Agreement and fully understand all of its terms, conditions and disclosures.

If checked, I request that a Qwik Cash Card or Qwik Cash Plus Card be issued to the Joint Owner of this account  
(Joint Owner Signature required below)

MEMBER SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_  
 JOINT OWNER SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

FOR CREDIT UNION USE ONLY				
M E M B E R	<input type="checkbox"/> QWIK CASH (ATM CARD)	<input type="checkbox"/> QWIK CASH PLUS (VISA DEBIT CARD)		
	LAST NAME	FIRST NAME	MI	DRIVERS LICENSE #/STATE
	DOB (MMDDYYYY)	MOTHER'S MAIDEN LAST NAME		SSN
	HOME PHONE # w/ AREA CODE	WORK PHONE # w/ AREA CODE		
	ADDRESS			
	CITY			
	STATE		ZIP	
	DDA ATM MICR # (LC OFFICE ONLY)		SAV ATM MICR # (LC OFFICE ONLY)	
	MEMBER #		MEMBER #	
	SUFFIX		SUFFIX	
J O I N T O W N E R	<input type="checkbox"/> QWIK CASH (ATM CARD)	<input type="checkbox"/> QWIK CASH PLUS (VISA DEBIT CARD)		
	LAST NAME	FIRST NAME	MI	DRIVERS LICENSE #/STATE
	DOB (MMDDYYYY)	MOTHER'S MAIDEN LAST NAME		SSN
	HOME PHONE w/ AREA CODE	WORK PHONE # w/ AREA CODE		
	ADDRESS			
	CITY			
	STATE		ZIP	
	DDA ATM MICR # (LC OFFICE ONLY)		SAV ATM MICR # (LC OFFICE ONLY)	
	MEMBER #		MEMBER #	
	SUFFIX		SUFFIX	
<b>APPROVED</b>	<input type="checkbox"/> CHEXSYSTEMS <input type="checkbox"/> LONG-TERM, GOOD STANDING ACCT (UP TO 4 NSF'S LAST 6 MTHS)		<b>PROCESSED BY</b>	
<b>DENIED</b>	<input type="checkbox"/> EXCESSIVE NSF ACTIVITY <input type="checkbox"/> OTHER (EXPLAIN) _____		<b>DATE</b>	

**Access of Louisiana Federal Credit Union**  
**QwikCash/QwikCash Plus/QwikCash/QwikCash Plus Card Agreement**  
**Revised November 10, 2006**

By signing the application, you acknowledge that you have requested a QwikCash/QwikCash Plus card and a personal identification number (PIN) to be issued to you to access funds on deposit with this credit union. You agree that the use of the card will be governed by the terms, conditions and disclosures contained in this Agreement. The terms and conditions governing the account(s) accessed by your card and PIN also are applicable. In the event of a conflict between the disclosures and the terms and conditions governing the account(s), the disclosures will govern.

Use of the card and PIN by you or by anyone authorized by you, or by a joint owner of the account, constitutes authorization for the credit union to charge your account for the amount of the transaction and all applicable fees. You understand and agree that, unless otherwise agreed to by all parties to the account, any joint owner of an account which may be accessed by the card and PIN may request, receive and use QwikCash/QwikCash Plus card and PIN, provided that the person requesting the card is a joint owner of all accounts which may be accessed by the card.

Any transaction which results in a negative balance of the affected account will be subject to the overdraft provisions and procedures applicable to that particular account or the entire amount of the negative balance must be paid to the credit union upon demand. In addition, you will be charged an overdraft fee of **\$20.00** to reimburse the credit union for the costs associated with processing the overdraft.

The credit union may change this Agreement from time to time by giving you written notice. If any change results in greater cost of liability to you or decreases access to your account(s), you will be given at least 21 days prior notice of the change. The credit union may cancel your card at any time. The card remains the property of the credit union and you agree to return the card to the credit union upon termination of this Agreement or as otherwise may be requested by the credit union. If your card is lost or damaged and you request issuance of a new card, or if it is replaced for any reason, you will be charged **\$5.00** for each such new card. Statements, notices and any applicable disclosures will be mailed to you at the most recent address you have given the credit union. If there is more than one owner of the account, notice sent to any one owner will be considered notice to all. You will want to be aware of the following features of your debit card: (1) after you have authorized a transaction at a point-of-sale terminal, you do NOT have the right to stop payment on the transaction; and (2) after you have made a purchase, you do NOT have the right to seek from us a cash refund or reversal of the transaction. Also, when you use your card at a point-of -sale terminal, whether to purchase goods or services or to obtain cash, the merchant may obtain a preauthorization for the transaction. When this happens, we may place a 30-day "hold" on your account, for the amount of the merchant's preauthorization request.

The following disclosures are made under and in compliance with the Electronic Fund Transfer Act. (15 USC 1693 et seq.). You should read the disclosures carefully. They explain certain conditions under which the QwikCash/QwikCash Plus card is offered and the protections afforded to users of the card. These disclosures constitute part of your contractual agreement with the credit union.

**Types of Available Transfers and Limits on Transfers**

You may use your card with your personal identification number (PIN) to (1) withdraw cash from your checking [and regular share] accounts; (2) pay for purchases at places that have agreed to accept the card; and (3) learn the balance in the account(s). ***Alternative 1:*** You may withdraw cash or make purchases up to the balance in the account(s), subject to a maximum of **\$300** a day for ATM withdrawals and **\$500** per day for point-of-sale transactions. ***Alternative 2:*** Monday through Thursday you may withdraw cash or make purchases up to the balance in the account(s), subject to a maximum of **\$300** a day for ATM withdrawals and **\$500** per day for point -of-sale transaction. Transactions on Friday, Saturday and Sunday will be combined and subject to maximum of **\$300** for ATM withdrawals and **\$500** for point-of -sale transactions. ***Additional statement for debit card disclosure only:*** You may use your card without a PIN to pay for purchases at places that have agreed to accept Visa cards. You may make purchases up to [the lesser of] the balance in your share draft account [**or \$500 per day**].

**Disclosure of Charges for Transfers Or Right to Make Transfers**

We will charge you **\$1** for each cash withdrawal you make using your card at any non-proprietary ATM. If you attempt any service or transaction which is not available to you under this agreement, you will be charged **\$1** for each attempted service or transaction.

**Disclosure of Information to Third Parties**

We will disclose information to third parties about your account (s) or the withdrawals or purchases you make: (1) where it is necessary for completing a transaction; (2) in order to verify the existence and condition of your account for a third party such as a credit bureau or merchant; (3) in order to comply with government agency or court orders; or (4) if you give us written permission.

**Disclosure of Right to Receive Documentation of Transfers**

A transaction receipt will be available to you at the time you make any transaction involving withdrawals or transfer to or from you account using an ATM or point-of-sale terminal which accepts your card. However, this transaction receipt is not final because each transaction is subject to verification by us. If there is a discrepancy between the transaction receipt and our records, our records will control. You will receive a monthly statement for each account accessed by your card. If no electronic transactions have occurred on an account during a particular month, you will in any event receive a statement at least quarterly. If you have arranged to have direct deposits made to your account at least once every sixty (60) days from the same person or company {the person or company making the deposit will tell you every time they send us the money), you can call us at (337) 436-1250 or (800) 556-2274 to find out whether or not the deposit has been made.

### **Disclosure of Liability for Failure to Make Transactions**

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 directly caused by our failure to complete the transaction. 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 or there are not enough funds in your account that are immediately available for completing the transfer (for example, if you have deposited an out-of-state check and it has not yet cleared); (2) if the ATM where you are making the transfer does not have enough cash, (3) if the terminal, ATM or system was not working properly and you knew about the breakdown when you started the transfer; (4) if circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken; (5) if a court order or other legal process prevents us from making the transfer; or (6) if you have previously reported your card or PIN to be lost or stolen, or if we have a reasonable basis for believing that unauthorized use of your card or PIN or account has occurred or may be occurring, or if you are in default under any other contract or agreement with us. There may be other exceptions stated in other agreements between you and us. Please examine all such agreements carefully.

### **Contact To Be Notified In Event of Unauthorized Transfer**

If you believe your card or PIN has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, telephone us at (337) 436-1250 or write us at ACCESS OF LOUISIANA FEDERAL CREDIT UNION, Attention: QwikCash/QwikCash Plus Department, P.O. BOX 665, Westlake, La. 70669.

### **Disclosure of Business Days**

Our business days are Monday through Friday, 8:30 a.m. to 5:00 p.m. (Federal) Holidays are not included. Transfers after a certain time during the day may not be posted to your account until the following business day.

### **Disclosure Of Liability For Unauthorized Transfers**

Please contact us AT ONCE if you believe your card or PIN has been lost or stolen. Telephoning is the best way of keeping your possible losses down. Unless precautions are taken, under certain conditions you could lose all the money in your account plus, if applicable, your maximum overdraft line of credit. If you believe your card or PIN has been lost or stolen, and you tell us within two (2) business days after you learn of the loss or theft, you can lose no more than \$50.00 if someone used your card without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your card or PIN, and we can prove we could have stopped someone from using your card without your permission if you had told us, you could lose as much as \$500.00. Also, if your account statement shows transfers that you did not make, telephone us or write us AT ONCE. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) day period, if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the periods. We strongly recommend that you NOT write your PIN on your card sleeve or on anything else that you keep with your card, or in your wallet or other place where you keep your card.

### **Error Resolution Disclosure**

In case of errors or questions about your electronic transfers, telephone us at (337) 436-1250 or write us at Access of Louisiana Federal Credit Union, Attn.: QwikCash/QwikCash Plus Dept., P O Box 665, Westlake, La. 70669, as soon as you can, if you think your statement or transaction receipt is wrong, or if you need more information about a transfer listed on the statement or receipt and

1. Tell us your name and account number, 2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is in error or why you need more information and 3. Tell us the dollar amount of the suspected error.

We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared. If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days. We may also require you to put your complaint or question into the form of a sworn affidavit by which you state that wrongful activity has occurred or may occur.

We will tell you the results of our investigation within ten (10) business days after we hear from you, and we will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or questions. If we decide to do this, we will re-credit your account within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. If the transaction you believe to be in error resulted from a point-of-sale debit card transaction, or if it took place outside the United States, then we may take up to ten (10) business days to investigate your complaint or question. If we need more time, however, we may take up to ninety (90) days. If we decide to take more time, we will credit the account in question within ten (10) business days for the amount you think is in error.

If your notice of error involves a transfer that occurred within thirty (30) days after the first deposit to your account was made, we may take up to twenty (20) business days to investigate your complaint or question. If we need more time, however, we may take up to ninety (90) days. If we decide to take more time, we will credit the account in question within ten (10) business days for the amount you think is in error.

We will tell you the results within three (3) business days after we finish our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.