

#### MasterCard® Debit Card

I/We understand that only authorized owners of the Credit Union Account Number listed on the reverse side may use the MasterCard Debit Card (Card) and that use of the card signifies agreement to the terms and conditions of the EFT Disclosure.

I/We understand that the SVMCFCU MasterCard Debit Card is not a credit card and the dollar amount of purchases made with the Card will be withdrawn from my/our credit union checking account. I/we authorize SVMCFCU to verify the information provided above and to request a credit report, if necessary.

SVMCFCU's MasterCard Debit Card is available to qualified members only. I/We understand other requirements may apply.

| Χ |                       |      |
|---|-----------------------|------|
|   | Member Signature      | Date |
|   |                       |      |
|   |                       |      |
|   |                       |      |
| Χ |                       |      |
|   | Joint Owner Signature | Date |

Your Personal Identification Number (PIN): a four digit system generated PIN for each card will be mailed separately. The PIN is your responsibility and should be kept confidential. Do not write your PIN on your card or carry your PIN with your card. All MasterCard Debit Cards must be activated prior to use by calling the telephone number on the card and using the last four digits of the PRIMARY account owners' Social Security Number as the activation code.

## **Products and Services**

## **Savings & Checking Accounts**

- Share Savings
- High Yield Money Market
- Holiday Club
- Vacation Club
- Share Certificates

## **Loan Products**

- New and Used Vehicle
- Home Equity Line of Credit
- Fixed Rate Home Equity
- Overdraft Line of Credit
- Debt Consolidation
- Share Secured
- Personal

#### **Services**

- ATM Cards & Debit Cards
- Debit Card Fraud Monitoring
- UChoose Rewards Debit Card Bonus Program
- Direct Deposit
- Payroll Deduction
- Money Orders

- Wire Transfers
- Notary Public
- Accidental Death & Dismemberment Insurance
- Legal Service Plan
- Amusement Park Discounts



Accounts are insured up to \$250,000 by the National Credit Union Administration

## Grow with us!

## MasterCard® Debit Card





Phone 475.210.5588
OnCall24 888.427.9404
Fax 475.210.5855

### HOURS:

Mon, Tues, Wed: 8:30AM-1:30PM & 2:15PM-4:00PM Thursday: 8:30AM-4:00PM Friday: 7:15AM-4:00PM

2800 Main St., Bridgeport, CT 06606





Large enough to serve you yet small enough to know you.



www.svmcfcu.org

## MasterCard® Debit Card

A SVMCFCU MasterCard® Debit Card is an expanded ATM card which can be used to make purchases anywhere MasterCard® is accepted including internet and telephone orders, with the amount of your purchase being deducted from your SVMCFCU checking account. Your MasterCard® Debit Card can also be used to withdraw money from your primary savings or checking account at any ATM machine displaying the Accel/Exchange or Cirrus logo.

A SVMCFCU checking account is required to be eligible for a MasterCard® Debit Card.

## The benefits of having a checking account with SVMCFCU are:

- No monthly service fee or per check charge with direct deposit of your net pay or by keeping a minimum balance of \$250.
- No ATM fees charged by the credit union with direct deposit of your net pay.
- POP Money
- Account to account transfer
- MOBILITI Mobile app
- Over 55,000 surcharge free ATMs available
- First 50 checks free



## **Debit or Credit?**

#### What's the difference?

If you choose "**debit**", your transaction will be processed through an ATM network requiring you to enter your PIN, with the amount of your transaction being deducted from your checking account.

If you choose "credit", your transaction will be processed through the MasterCard® network requiring your signature, with the amount of your transaction being deducted from your checking account.

#### **UChoose Rewards:**

Using your SVMCFCU Debit MasterCard® is now more rewarding!

Introducing UChoose Rewards - our rewards program that allows you to redeem the points you earn using your SVMCFCU Debit MasterCard.

#### How it works:

Every time you use your SVMCFCU Debit MasterCard® for signature and non-PIN purchases you earn 1 point for every \$2.00 you spend. These points can be redeemed for items of your choice. Choose from millions of options - whether it's products, travel, activities, event tickets or gift certificates - you can choose from a vast online rewards catalog.

Get started now at **www.uchooserewards.com** to set up your user name and password.

## Daily MasterCard® Debit Card limits

\$400 for pinned transactions \$1,000 for signature or non-pinned transactions

## MasterCard® Secure Code/ATMs

MasterCard SecureCode® provides enhanced security for online shopping. This service enhances your existing SVMCFCU MasterCard Debit Card. With a private code - similar to a PIN - you get protection against unauthorized use of your card when you shop at participating online retailers.

Enrollment is easy! Visit www.MasterCard.com, click on the Consumer Tab and follow the link to learn more. To enroll, find St Vincent's Medical Center FCU as a participating financial institution and follow the online instructions.

# AllPoint Surcharge Free ATM Network

We've joined AllPoint, the nation's largest ATM Network to bring our members free access to over 55,000 ATMs throughout the U.S.



To locate a surcharge free ATM, visit: www.allpointnetwork.com

### **Lost or Stolen Card?**

If your card is lost or stolen, please contact the credit union office during our normal business hours at **475.210.5588** 

After-hours, please contact **800.472.3272** to block your card and prevent any unauthorized activity. Please contact a credit union representative on the next business day to arrange for a replacement card.



# MasterCard® Debit Card Application

Please fill out completely, sign & date, detach and return to Credit Union.

#### **Primary Account Holder**

Date of Birth

| redit Union Account #: |   |
|------------------------|---|
|                        |   |
| IAME                   |   |
| SN/TIN                 |   |
| ddress                 |   |
| ity, State, Zip        |   |
| ay Phone               | Evening Phone                                   |
| ate of Birth           | E-mail  |
| oint Account Holde     | <b>『</b> □With Survivorship □Without survivorsh |
| IAME                   |   |
| SN/TIN                 |   |
| ddress                 |   |
| ity, State, Zip        |   |
| ay Phone               | Evening Phone                                   |

E-mail