

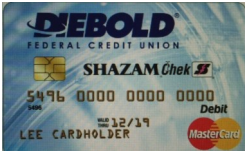
Diebold Federal Credit Union

NOW SERVING ALL OF STARK COUNTY

6299 Dressler Rd NW
North Canton, OH 44720
P(330)526-2075
F(330)305-1906

5995 Mayfair Rd NW
North Canton, OH 44720
P(330)526-2070
F(330)497-7306

www.dieboldcu.com
dfcu@dieboldcu.com



Complete this application to receive your new Debit MasterCard

Notice: If you want a second card, the account to be used must be a joint account.

MEMBER ACCOUNT INFORMATION

Member _____
Street _____
City/State/Zip _____
Home Phone _____
Work Phone _____

Checking Account Number _____
SSN/TIN _____
Date of Birth _____
Email _____
Cell Phone _____

JOINT ACCOUNT HOLDER INFORMATION

Joint Member _____
Street _____
City/State/Zip _____
Home Phone _____
Work Phone _____

Checking Account Number _____
SSN/TIN _____
Date of Birth _____
Email _____
Cell Phone _____

If a Debit MasterCard(s) is/are issued. I/we, the undersigned applicant(s), by signing or using the Debit MasterCard(s) ("card") agree that I/we will be bound by the terms of the Debit MasterCard(s) agreement and disclosure which will be furnished to me/us. I/We agree to surrender the card (s) upon demand and authorize Diebold Federal Credit Union to obtain credit reports in connection with this application and for any update or renewal of the card(s).

Member's Signature _____

Date _____

Joint Member's Signature _____

Date _____

FOR CREDIT UNION USE ONLY

Debit Card Number _____

Daily Limit _____

CU CENTRIC

SHAZAM

ATM ACCESS

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WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

- 1 – We offer standard overdraft practices that come with your account
- 2 – We also offer overdraft protection plans such as a link to a savings account, which may be less expensive than our standard overdraft practices.

To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to:

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Diebold Federal Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of \$30.00 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want Diebold Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call (330) 526-2075, visit www.dieboldcu.com, or complete the form below and present or mail it to:

Diebold Federal Credit Union
6299 Dressler Road NW
North Canton, OH 44720

You have the right to revoke your decision at any time.

- I want Diebold Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.
- I do not want Diebold Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: X _____ **Date:** _____

Printed Name: _____ **Account Number(s):** _____