

# DEBIT MASTERCARD

A Debit MasterCard from Lakes Community Credit Union is accepted at millions of merchants around the world, and you can also use it just like an ATM card. You must have a Share Draft Account at Lakes Community Credit Union to use a Debit MasterCard. When you use your Debit MasterCard to make a purchase, you simply present it to the merchant as though it were a credit card. The money for your purchase is deducted from your Lakes Community Credit Union Share Draft Account automatically. Your Debit MasterCard is handy because it eliminates the need to present identification when using a check for a transaction.

When using your Debit MasterCard at a point-of-sale (POS) terminal, simply complete your transactions as if you were using an ATM card. You should remember, however, that when using your Debit MasterCard to make POS purchases, you should always select the "credit" option on the POS terminal keypad.

## ATM CARDS

If you don't have a Share Draft Account at Lakes Community Credit Union, you can still enjoy 24-hour access to your accounts with an ATM card. Like our Debit MasterCard, an ATM card from Lakes Community Credit Union is used to make transactions from ATMs and POS terminals connected to the following networks:

### YOU CAN USE YOUR ATM CARD TO:

- Withdraw money
- Make transfers between your accounts
- Conduct inquiries
- Deposit money

You may make up to four free withdrawals per month. Some ATM owners impose a surcharge for the use of their machines to conduct certain transactions. This is not a credit union fee.

**Please note:** Lakes members may also complete ATM transactions at all 5/3 Bank ATM locations. Withdrawals made at 5/3 Bank ATMs are counted toward your four free withdrawal per month limit.



# APPLICATION

I/We are making an application for:

ATM

Debit MasterCard (Draft Account Required)

Overdraft Protection

## INFORMATION ABOUT YOURSELF

Member Name (please print)		Acct. #
Address		
City	State	Zip
Home Phone	Years at Current Address	
Previous Address		Years at Previous Address
City	State	Zip
Social Security Number		D.O.B.
Driver's License Number and State		

## EMPLOYMENT INFORMATION

Business Name of Employer		Position
Business Address Street		
City	State	Zip
Business Phone	Ext. #	Years at Job
Cell Phone		
Previous Employer (if less than 2 years)	Position	Years at Job

## FINANCIAL INFORMATION

\$	\$
Yearly Income	<input type="checkbox"/> Monthly Rent or <input type="checkbox"/> Mortgage
You need not include spouse's income, alimony, child support or maintenance payments paid to you if you are not relying on them to establish creditworthiness	
\$	\$
Additional Income	Source(s) of additional income

## SIGNATURES

<b>X</b>	Signature	Date
<b>X</b>	Co-Applicant's Signature	Date
Your signature(s) on this form will constitute an agreement that use of the card will be governed by our Electronic Funds Transfer Disclosure which you acknowledge receiving.		

## JOINT APPLICANT'S INFORMATION

Member Name (please print)		Acct. #
Address		
City	State	Zip
Home Phone	Years at Current Address	
Previous Address		Years at Previous Address
City	State	Zip
Social Security Number		D.O.B.
Driver's License Number and State		

## EMPLOYMENT INFORMATION

Business Name of Employer		Position
Business Address Street		
City	State	Zip
Business Phone	Ext. #	Years at Job
Cell Phone		
Previous Employer (if less than 2 years)	Position	Years at Job

## FINANCIAL INFORMATION

\$	\$
Yearly Income	<input type="checkbox"/> Monthly Rent or <input type="checkbox"/> Mortgage
You need not include spouse's income, alimony, child support or maintenance payments paid to you if you are not relying on them to establish creditworthiness	
\$	\$
Additional Income	Source(s) of additional income

## CREDIT UNION USE ONLY

Daily Limit	ATM/POS \$	Debit \$	LOC \$
Credit Committee Approval/Comments			
EFT SERVICE AGREEMENT (Check One)			
<input type="checkbox"/> Given to cardholder <input type="checkbox"/> Mailed to cardholder			
Received by		Verified by	
Input by		Date	