



3964 Fulton Drive, Canton, OH 44718
5995 Mayfair Road, North Canton, OH 44720

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 _____ Checking Account Number _____
Street _____ SSN/TIN _____
City/State/Zip _____ Date of Birth _____
Home Phone _____ Email _____
Work Phone _____ Cell Phone _____

JOINT ACCOUNT HOLDER INFORMATION

Joint Member _____ Checking Account Number _____
Street _____ SSN/TIN _____
City/State/Zip _____ Date of Birth _____
Home Phone _____ Email _____
Work Phone _____ 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 DN Community 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 DN Community 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 DN Community 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.dncfcu.com, or complete the form below and present or mail it to:

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

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

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

Signature: X _____ Date: _____

Printed Name: _____ Account Number(s): _____