

Visa Debit (Check) Card Application

See reverse side for an explanation of what the Visa Debit (Check) Card is and how it works to provide added convenience for your MHV Checking Account.

A checking account in good standing is needed to qualify for a VISA Debit (Check) Card. A credit check will also be required if a new credit line is requested.

Please print clearly.

Account Owner

Member Number: _____

Name: _____
Print Last First MI

Address: _____

City: _____ State: _____ Zip: _____

Home Phone: (_____) _____

Bus. Phone: (_____) _____

E-Mail address: _____

Social Security No.: _____

Signature: _____

Your signature constitutes understanding of the rules governing your Debit card and its use.

Joint Owner

Member Number: _____

Name: _____
Print Last First MI

Home Phone: (_____) _____

Bus. Phone: (_____) _____

E-Mail address: _____

Social Security No.: _____

Signature: _____

Signature of Applicant: _____



Mid-Hudson Valley Federal Credit Union

P.O. Box 1429, Kingston, NY 12402

800-451-8373 • www.MHVFCU.com

VISA DEBIT (CHECK) CARD

While this card looks like a Visa credit card, it's really a Visa Debit (Check) Card that you can use for worldwide purchases and cash advances that will "clear" from your checking account, just as a check would.

Merchants can treat purchases as credit card transactions, so you won't need your PIN (Personal ID Number). But that's where the similarity ends. Instead of being charged to a Visa credit line, your purchase will be paid from your checking account, saving you finance charges. (If the charge exceeds your available balance and you've signed up for Overdraft Protection, it will have the same overdraft coverage as your checks.) You'll get a receipt for each transaction (as you would with a credit card) which you can use to reconcile your checkbook and your statements. Each Debit (Check) Card purchase is detailed on your statement listing merchant, date of transaction, date posted and amount. For added convenience, you can also track your transactions through EARS and Internet Home Banking.

This card also functions as a traditional debit card, to access your accounts at ATMs and Point-of-Sale locations. These debit transactions require you to enter a PIN to complete the transaction. And some point-of-sale locations provide a no-fee cash-back option, giving you cash access with no surcharge.

To apply for a VISA Debit (Check) Card, complete the application on this form and return it to any of our convenient branch locations or mail to:



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