



I (we) authorize FedEx Employees Credit Association (FECA) to obtain information to check my (our) credit records for statements made in this application. I (we) assume all responsibility to the limits allowed by law for each use of the applied for Card, my Personal Identification Number (PIN) and the magnetic pattern assigned by FECA until I(we) have notified FECA not to honor them. I (we) agree, in case of default that any sums due will be secured by the shares and deposits in all joint and individual accounts I (we) have with FECA now and in the future, as well as any other collateral pledged to FECA now or in the future. If FECA takes collection action, I (we) agree to pay all court costs and collection fees, including reasonable attorney's fees and costs whether or not there is litigation including such fees on a trial and on any appeal. By continuing with this application and choosing this service I (we) agree to the following terms listed in the ATM/DEBIT Cardholder Agreement listed below.

ATM/DEBIT CARDHOLDER AGREEMENT

I hereby apply to the FedEx Employees Credit Association for the ATM/Debit card privileges and agree to all the following terms and conditions:

1. The card issued by FECA is the sole property of FECA, which may retrieve, limit or issue a new card at any time. Upon request, the cardholder will cease to use the card and return it to FECA immediately.
2. FECA will determine the means and conditions under which a card may be issued or retained, and the type transactions which may be made. FECA reserves the right to establish and maintain service charges and/or transaction fees and may change such fees and charges from time to time. FECA will make every possible attempt to notify the cardholder in writing in advance of any changes in the terms and conditions pertaining to the use of the card or the establishment of new ones thereof.
3. The cardholder is responsible for the use of the card and to maintain the Personal Identification Number (PIN) with maximum security. Cardholder agrees to take all reasonable steps to locate, apprehend and prosecute unauthorized user(s) of the card and to assist FECA where lawful in these efforts.
4. Each cardholder by acceptance and/or use of the card authorizes FECA to pay, from any account he/she may have with FECA, any amount necessary to satisfy any transaction, fee or service charge which results from the use of such card.
5. Card transactions are governed by these terms and conditions and any other terms that apply to any account affected by such transactions, such as agreements, charter, bylaws, rules and regulations, in addition to any applicable laws. Any FECA business transacted by use of the card is not finalized as it pertains to any account(s) until FECA has verified and processed the transaction on its records according to the usual procedures, regardless of any receipt produced from the ATM at the time of the transaction.
6. FECA is authorized to treat any transaction made by the cardholder to be the same as if the cardholder(s) signature was affixed to said transaction document. Difficulties or complaints should be reported by the cardholder(s) directly to FECA.
7. Expenses incurred by FECA to research a disputed transaction(s) will be paid by the cardholder when such transaction is proven to have been made by an authorized user. Cardholder agrees to pay all expenses he may incur in the apprehension and prosecution of any unauthorized user(s).
8. FECA will not be responsible for the condition of any ATM it does not own, nor will it be liable for any failure or malfunction of the equipment or system except as specifically provided by law. Cardholder will examine his periodic statements from FECA promptly and report any errors or unauthorized transaction. Cardholder liability for unauthorized transactions is limited as provided by law. The rules for unauthorized transfers and error resolution are contained in the disclosure statement.



9. Cardholder may cancel his agreement with FECA at any time by notifying FECA in writing and returning the card cut in half. In that event, all rights and obligations for any transaction occurring before FECA receives notice of cancellation shall be determined by this agreement.

10. FECA reserves the right to make additions or deletions to these terms and conditions from time to time.

TYPES OF VISA® EXPRESSCHECK CARD DEBIT CARD TRANSACTIONS – You may access your share draft account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

ATM WITHDRAWAL RESTRICTIONS – Assuming funds are available in your account, you may withdraw up to \$1000 within a 24-hour period, seven days a week, from an automatic teller machine (ATM). These limits are set at \$400 for New Direction Checking Accounts and \$200 for Youth Checking Accounts. The maximum number of transactions in one day is 20.

DEBIT CARD TRANSACTIONS/FREQUENCY AND DOLLAR LIMITATIONS – Using your VISA® ExpressCheck card you may not exceed 20 transactions per day and may make purchases up to \$2500.00 (dependent upon the limits set for your account type) in transactions per day. You may withdraw in cash as high as \$1000.00 per day. These limits are set at \$400 for New Direction Checking Accounts and \$200 for Youth Checking Accounts.

CHARGES FOR EFT TRANSACTIONS – There will be a 50¢ fee at all ATMs for Balance Inquiries. Fees will be deducted from the account on which the transaction occurred.

DISCLOSURE INFORMATION PROVIDED IN COMPLIANCE WITH REGULATION E CONSUMER'S LIABILITY FOR LOSS OR THEFT –

Prompt reporting of loss or suspected theft or your FECA ATM/Debit card is essential for your protection.