

Would you like to get money from your account, 24 hours a day, from thousands of ATM and merchant locations nation wide?

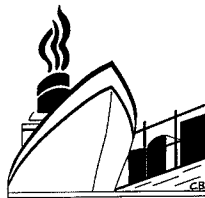
Would you like to make purchases from your checking account with any merchant who accepts VISA, nationally or internationally?

The key is at your finger tips. A Lower Columbia Longshoremen's Federal Credit Union ATM/VISA Check Card. This one card can open up a whole new world of financial services to fit your needs.

Simply fill out the card application and return it to us. We'll take care of the rest. Soon you'll receive your ATM/VISA Check Card in the mail, followed by your Personal Identification Number (PIN). The PIN allows you, and only you, to access your account.

For your convenience, we will also let you select your own PIN. After you receive your card, bring it to the office. You can encode the card with any number you wish. This makes it easy for you to remember, and easy to change your PIN if you wish.

Take advantage of this great service today!



Lower Columbia
Longshoremen's
Federal Credit Union
629 14th Avenue
Longview, WA 98632
(360) 423-2770
(888) 337-4404

Lower Columbia Longshoremen's Federal Credit Union

New Card

Reissue Card

Name _____

Address _____

City _____

State _____ Zip _____

Daytime Phone _____

Member Account No. _____

I would like the following ATM/EFT Card Services

ATM Card

This card will allow you to access your share, share draft or line of credit account from any participating ATM or Point of Sale from share draft only.

ATM/VISA Check Card

In addition to the ATM services, this card will allow you to access your share draft account at any VISA merchant. VISA transactions are withdrawals from your share draft account.

THIS IS NOT A CREDIT CARD!

Please issue the selected card to all account signers.

Name _____

I hereby request that I be issued an ATM/VISA check card and Personal Identification Number for use in designated or accepting merchants. The card will be used to access my account(s) with Lower Columbia Longshoremen's Federal Credit Union. I also acknowledge receipt of a Cardholder Agreement and Disclosure and understand that my ATM/VISA Check Card shall be governed by the terms and conditions applicable to my account(s), the terms of the Cardholder Agreement, bylaws, rules, regulations, or applicable laws, and such other terms, conditions, and/or amendments as may be established from time to time and communicated to me in writing. I further acknowledge that Lower Columbia Longshoremen's Federal Credit Union may request a credit report as a necessary condition for consideration of this application. I authorize the Credit Union to request a credit report or account review in conjunction with this application.

Applicant's Signature _____

Date _____

ATM/VISA CHECK CARD ACCOUNT HOLDER AGREEMENT

Use of the ATM/VISA Check Card shall be governed by the terms and conditions applicable to Cardholder's account(s), to the following terms of the Agreement, bylaws, rules, regulations or applicable law, and such other terms, conditions, and/or amendments as may be established from time to time and communicated to Cardholder in writing.

1. The ATM/VISA Check Card will be used in combination with a Personal Identification Number (PIN) which will be issued exclusively to Cardholder by Lower Columbia Longshoremen's Federal Credit Union (Card Issuer). Cardholder is responsible for use of the card and PIN. Cardholder will maintain the card and PIN separately to ensure that the PIN will not be obtained by another person who may have possession of the card due to loss or theft.
 2. The ATM/VISA Check Card will be used to obtain cash and services only if there are sufficient funds in the accessed account(s). Cardholder will immediately pay any overdraft without notice or demand. Any business transacted by use of the card is not consummated until the Card Issuer has verified and processed the transaction on its records according to its usual practices, regardless of any receipt produced at the time of the transaction.
 3. VISA Check Card. If we approve your application for the VISA Check Card, you may use your Card to purchase goods and services any place your VISA Card is honored by participating merchants. Funds to cover your VISA Check Card purchases will be deducted from your checking account. If the balance in your account is not sufficient to pay the transaction amount, the Credit Union may treat the transaction as an overdraft request pursuant to the overdraft protection plan or may terminate all services under the Agreement.
 4. Point of sale (POS). You may use your Card and PIN to pay for purchases from merchants who have agreed to accept the Card.
 5. Purchase Limitations. There is no limit on the number of purchase transactions you may make during a statement period. No purchase may exceed the available funds in your account. The Credit Union reserves the right to refuse any transaction which would draw upon insufficient funds, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. The Credit Union may set other limits on the amount of any transaction, and you will be notified of those limits. The Credit Union may refuse to honor any transaction for which you do not have sufficient available verified funds.
 6. Honoring the Card. Neither we nor merchants authorized to honor the Card will be responsible for the failure or refusal to honor the Card or any other device we supply to you. If a merchant agrees to give you a refund or adjustment, you agree to accept a credit to your Account in lieu of a cash refund.
 7. The Personal Identification Number (PIN) issued to you is for your security purposes. The numbers are confidential and should not be disclosed to third parties or recorded on the card. You are responsible for safekeeping your PIN. You agree not to disclose or otherwise make your PIN available to anyone not authorized to sign on your accounts. If you authorize anyone to use your PIN, that authority shall continue until you specifically revoke such authority by notifying the Credit Union. If you fail to maintain the security of these access numbers and the Credit Union suffers a loss, we may terminate your Card and account services immediately.
 8. You agree that we may terminate this Agreement and your electronic fund transfer services, if:
 - a. You, or any authorized user of your Card or PIN, breach this or any other agreement with us;
 - b. We have reason to believe that there has been unauthorized use of your Card or PIN;
 - c. We notify you or any other party to your account that we have cancelled or will cancel this Agreement; or
 - d. You are terminated from Credit Union Membership.
- You or any other party to your account can terminate this Agreement by notifying us in writing. Termination of service will be effective the first business day following receipt of your written notice. Termination of this Agreement will not affect the rights and responsibilities of the parties under this Agreement for transactions initiated before termination.
9. All ATM/VISA Check Cards are the property of the Card Issuer and must be returned upon request and may be revoked or replaced without notice. The card may be automatically impounded at a terminal or by a merchant at any time. In the event of loss of the card, Cardholder agrees to immediately notify the Card Issuer. Cardholder shall review statements of account from the Card Issuer promptly and report any errors or unauthorized transactions, as well as the rules for unauthorized transactions and error resolutions.
 10. The Card Issuer has the right to limit the frequency or amounts of withdrawal or to institute fees for cards or transactions or to change its policies regarding these matters at any time without amending this agreement. Cardholder's account may be charged for such fees. Current limits and fees, if any, will be provided to Cardholder separately in writing.
 11. The Card Issuer makes no claims or warranties with respect to the the operation of the equipment or the system, and the Card Issuer shall not be liable for any failure or malfunctions of the equipment or system, except as may be specifically provided by law.
 12. The Card Issuer reserves the right to change the terms and conditions upon which this service is offered. The Card Issuer will mail notice to you at least twenty-one (21) days before the effective date of any change, as required by law. Use of this service is subject to existing regulations governing the Credit Union account and any future changes to those regulations.
 13. This Agreement will not take effect until it is approved by us. This agreement shall be governed by the laws of the State of Washington.
 14. If you breach this Agreement, you agree to pay us all costs to collect any overdrawn Account of yours, including court costs and reasonable attorney fees whether or not there is any lawsuit, and fees on any appeal and fees for bankruptcy proceedings, appeals, and any post judgement collection services, if applicable.
 15. Notice of 3rd party fee. Fees may be imposed on your account by (1) an ATM operator not holding your account, or (2) any national, regional, or local network used to complete your transaction.
 16. ATM/VISA check cards may not be used to perform any transaction that is deemed illegal or constitutes gambling, whether legal or illegal. Any violation of this policy will result in the termination of the cardholder agreement and loss of ATM/VISA check card privileges.

Detach here and retain for your records.

LIABILITY

Tell us AT ONCE if you believe your card or Personal Identification Number (PIN) has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account plus your maximum over draft line of credit. If you tell us within 2 business days, you can lose no more than \$50.00 if someone used your card or PIN without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card or PIN, and we can prove we could have stopped someone from using your card or PIN without your permission if you had told us, you could lose as much as \$300.00.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

ADDRESS AND TELEPHONE NUMBER

If you believe your card or PIN has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call:

(888) 337-4404

(360) 423-2770

or write

Lower Columbia Longshoremen's Federal Credit Union

629 14th Avenue

Longview, WA 98632

Our business days are Monday through Friday. Holidays are not included.

LIMITATIONS ON TRANSFERS / WITHDRAWALS

The limit on amount of money you may withdraw at any ATM terminal in any 24-hour period will be \$300.00. There is no limit on the number of permissible transactions.

RIGHT TO RECEIVE DOCUMENTATION TRANSFERS

a. Periodic Statements: Purchase transactions with your card will be recorded on your periodic statement. You will receive a statement monthly unless there is no transaction in a particular month. In any case, you will receive a statement at least quarterly.

b. Terminal Receipt: You will get a receipt at the time you make any ATM transaction involving your account.

CREDIT UNION LIABILITY FOR FAILURE TO MAKE TRANSFERS

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable for instance:

- a. If, through no fault of ours, you do not have enough money in your account to make the transfer, your account is inactive, or the transfer would go over the credit limit on your line of credit.
- b. If you used the wrong PIN or you use the PIN or card in an incorrect manner.
- c. If the card has expired or is damaged and cannot be used.
- d. If an ATM was not working properly and you knew about the problem when you started the transaction.
- e. If circumstances beyond our control (such as fire, flood, or power failure) prevent the transaction.
- f. If the money in your account is subject to legal process or other claim.
- g. If your account is frozen because of a delinquent loan or notice of bankruptcy filing.
- h. If the error was caused by a system of any of the designated ATM networks.
- i. If there are other exceptions as established by the Credit Union.
- j. A merchant may retain your card in certain instances, in which event, you may contact the Credit Union about its replacement.

DISCLOSURE TO THIRD PARTIES

We will disclose information to third parties about your account or the transfers you make:

- a. where it is necessary for completing transfers; or
- b. in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- c. in order to comply with a government agency or court order; or
- d. if you give us your written permission.

FEES OR CHARGES

Any fee or charge for your card or for the use of the card shall be made in accordance with the schedule of charges provided in a separate document. You will receive at least 21 days written notice before the effective date of any increase in fees or charges.

ATM FEES

When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used. You may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at the telephone numbers printed above or write us at the address above as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which that problem or error appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or question in writing within 10 days.

We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or questions. If we decide to do this, we will recredit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time that it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 days, we may not recredit your account.

If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.