

Tips for ATM Safety & Security

- Always pay close attention to the ATM and your surroundings.
- Be wary of people trying to “help” you with your ATM transaction.
- Do not use an ATM that appears unusual looking or offers options with which you are not familiar or comfortable.
- Do not allow people to look over your shoulder as you enter your PIN code.
- Do not re-enter your PIN if the ATM “eats” your card – contact a credit union employee immediately.
- Never write your PIN on the back of your card.
- Do your automated banking in a public, well-lit location.
- Never count cash at the machine or in public. Wait until you are home, in your car or in another secure place.
- When using a drive-up ATM, keep your engine running, your doors and windows locked, and leave enough room between your car and others in the ATM drive-up line.
- Closely monitor your statements, as well as your balance, and immediately report any problems to the credit union.

ATM & Visa Check Card Information and Application



Lower Columbia Longshoremen's Federal Credit Union

“Creating Financial Solutions for you and your family”



www.lclfcu.org

LOWER COLUMBIA LONGSHOREMEN'S FEDERAL CREDIT UNION

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LCLFCU ATM or Visa Check Cards

With an LCLFCU ATM or Visa[®] Check Card, you can access money from your account 24 hours a day from thousands of ATMs and merchant locations worldwide. With the Visa Check Card, you will have the additional flexibility to make purchases online, over the phone or face to face.

Simply fill out the card application and return it to the credit union. Once approved, you will 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. It's easier to remember! Take advantage of this great service today!



Application for ATM or Visa Check Card

Name (as it should appear on card) _____ Date _____

Joint Account (as it should appear on card) _____ Date _____

Address _____

City _____ State _____ Zip _____

Daytime Phone _____

Member Account Number _____

Employer _____ Start Date _____

I am applying for the following card services:

ATM Card

This card will allow you to access your share, share draft or line of credit account from any participating ATM. If you have a share draft account, you can also use your ATM card to make purchases at point-of-sale merchants who display the STAR[®] network logo.

Visa Check Card

In addition to the ATM services, this card will allow you to access your share draft at any Visa merchant. Visa transactions are withdrawals from your share draft account. THIS IS NOT A CREDIT CARD.

I hereby request that I/we be issued an ATM or ATM/Visa Check Card and Personal Identification Number for use in or at 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 Reg E 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 Reg E Disclosure, 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 _____

Joint Applicant's Signature _____ Date _____