

Acct# \_\_\_\_\_

### VISA DEBIT CARD APPLICATION

ATM access will be limited to members with NorthStar checking accounts only. If you do not currently have a checking account and would like the necessary forms to open one, please check here:

#### PRIMARY ACCOUNT HOLDER

Member Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Home phone #: (     ) \_\_\_\_\_

Cell phone #: (     ) \_\_\_\_\_

Birth Date: \_\_\_/\_\_\_/\_\_\_ SSN#: \_\_\_\_\_

#### JOINT ACCOUNT HOLDER

Member Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Home phone #: (     ) \_\_\_\_\_

Cell phone #: (     ) \_\_\_\_\_

Birth Date: \_\_\_/\_\_\_/\_\_\_ SSN#: \_\_\_\_\_

#### IMPORTANT NOTICE

All owners on any account must sign this application. Single ownership accounts will be issued a single card. This application is subject to approval.

I/We the undersigned hereby make application for a Visa® Debit Card and I/we certify that the above information is correct, and authorize NorthStar Credit Union to make any inquires it deems necessary to approve this application. I/We also acknowledge receipt of NorthStar Credit Union's Occasional Overdraft Protection Service (O.O.P.S!) and Discretionary Overdraft Privilege Disclosure.

#### Signature of Primary Account Holder:

X \_\_\_\_\_

#### Signature of Joint Account Holder:

X \_\_\_\_\_



**Main Office**  
**3 S 555 Winfield Road**  
**Warrenville, IL 60555**  
**630.393.7201**

For a complete listing of branch hours and locations please visit us online at [NSCU.org](http://NSCU.org)

## Visa Debit Card Application



Federally insured by the NCUA

[www.NSCU.org](http://www.NSCU.org) • 630.393.7201



## DEBIT CARD ROUND-UP

At NorthStar Credit Union we recognize that putting money aside for savings is not always easy. Therefore, we are excited to provide you with an easy way to accumulate savings automatically through your regular debit card purchases.

With Debit Card Round-up, each signature-based and pin-based transaction you make (excluding ATM transactions) will be rounded up to the nearest dollar. The "round-up" will then be deposited into the sub account of your choice at the end of each business day. It's an easy automated way to build up an emergency fund or save for a future goal!

I **would** like to enroll my debit card in Debit Card Round-up. I would like my round-up deposited to the following sub account:

\_\_\_\_\_

I **would NOT** like to enroll my debit card in Debit Card Round-up at this time.

### FOR OFFICE USE ONLY

- SIGNER VERIFIED       ADDRESS VERIFIED
- APPROVED \_\_\_\_\_       APP SCANNED
- ELIGIBLE FOR O.O.P.S!       INELIGIBLE FOR O.O.P.S!
- REDUCED CARD LIMITS       FRESH START       KICK\$TART
- VAU OPT OUT
- DATE CARD ORDERED: \_\_\_\_\_

## VISA DEBIT CHIP CARD

From buying groceries to enjoying the vacation of your dreams — take control and gain peace of mind with a VISA® Debit Card from NorthStar.

Here are some of the benefits you can bank on:

- Worldwide acceptance at millions of merchant locations including restaurants, hotels, and online retailers
- Convenient 24/7 access to your money when and where you need it, including access to America's largest surcharge-free ATM network
- Faster than writing checks
- Safer than carrying cash
- Easy purchase tracking in Home Banking
- Optional Debit Card Roundup to help build your savings with each swipe

Upon approval, you will receive your card in 7-14 business days. The PIN (personal identification number) will arrive separately and you will have the ability to change it at any time. Standard card limits are \$1,000 per day for signature based transactions and \$305 for PIN based transactions. As a best practice to avoid disruption, we recommend notifying the credit union whenever you will be traveling out of your home state. For additional details including error resolution information please see the truth-in-savings booklet titled "Important Account Information for our Members" and our Free & Fee Schedule.

## VISA ACCOUNT UPDATER

New Card? No Problem.

Enjoy automatic updates of payment information when you get a new or reissued card.

The Visa® Account Updater will provide you with a seamless transition when your Visa® debit card expires or is replaced. This service will automatically update the card number and/or expiration date on file if you have recurring payments set up using your Visa® debit card, any of your merchants that participate in this program will automatically receive your updated debit card information.

No more hassle when the following events occur:

- Visa® debit card is reissued due to normal expiration
- Visa® debit card is lost or stolen
- Visa® debit card is compromised

As a cardholder, you can experience:

- An all-in-one account update process
- No unnecessary communication for changes with your card
- Less chance of authorization declines
- Uninterrupted service from merchants who are participating

And when your card expires or is re-issued, you won't have to update your payment information with participating merchants.

- Skip the time and hassle of re-entering or resubmitting your payment info
- Avoid declined payments and service interruptions
- Count on us to keep your card information secure

As of October 1, 2017, all Visa® debit cards will be automatically enrolled in Visa® Account Updater. It's automatic – there's nothing you need to do to initiate this service. However, it is important to know that participation in VAU does not relieve you of the obligation to ensure that merchants have your correct debit card information on file. Additionally, neither Visa® nor NorthStar Credit Union can guarantee that updates will be communicated to merchants prior to the next billing date.

If you wish to opt-out of Visa® Account Updater, you may do one of the following:

- Complete our online opt out form
- Call member service: 1.630.393.7201
- Visit any local branch