

**PUBLIC EMPLOYEES CREDIT UNION, AUSTIN, TX
PECU CHECKCARD APPLICATION**

First Name			Middle			Last			Credit Union Account Number					
Date of Birth		Drivers Lic. No./State/Yr. of Exp. / /		Resident Phone		Business Phone			Social Security Number					
Street Address					Apt. No.	City		State		ZIP Code + Four				
Mailing Address					Apt. No.	City		State		Zip Code + Four				
<input type="checkbox"/> Rent <input type="checkbox"/> Own	Years at Current Address		Employer			Years at Current Employer		Mother's Maiden Name						
Joint First Name			Middle			Last			Account Number					
Date of Birth		Drivers Lic. No./State/Yr. of Exp. / /		Resident Phone		Business Phone			Social Security Number					
Street Address					Apt. No.	City		State		ZIP Code + Four				
Employer						Years at Current Employer		Mother's Maiden Name						
Member Signature						Date			Joint Owner Signature			Date		
Would you like to keep your ATM card? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A						If you checked the No box we will purge your ATM card after you have received your PECU CheckCard. It is not necessary to contact us. Thank you.								

I/we agree to be bound by the terms in the Electronic Service Disclosure and Agreement that you will send me/us. I/we certify that I/we are at least 18 years old. Your signature on this application certifies that the above statements are true and complete. You authorize the credit union to verify or check any of the information given, including employment and to obtain credit reports (including your spouse's if you live in a community property state.) You authorize the credit union to disclose information on you and your account as permitted by law.

**Complete this application and send it WITH a copy of your Texas Driver's License to:
PECU, Attn: Automated Services, P.O. Box 2205 Austin, TX 78768-2205**

RETURN TOP PORTION TO PUBLIC EMPLOYEES CREDIT UNION

INFORMATION

Reduce the clutter in your wallet with a PECU CheckCard. It could be all you need for your everyday financial transactions. Use your PECU CheckCard instead of cash, instead of checks and instead of credit! PECU CheckCards deduct purchases directly from your checking account offering a "pay now" feature.

When you use the PECU CheckCard for **credit** purchases, your transaction will be handled like any other credit transaction, but the payment will be deducted from your checking account electronically. Since it's not a credit card charge, you pay no interest.

When you use the PECU CheckCard for **debit** purchases, you must enter your Personal Identification Number (PIN) and have the option of receiving cash back at select places. The full amount of the transaction, including cash back, will be electronically deducted from your checking account.

The PECU CheckCard lets you make electronic purchases any place that accepts MasterCard, even in places that don't accept checks. This gives you access to your checking account at many places around the world!

You also can keep track of your payments easier. PECU CheckCard purchases will appear on your monthly statements, just like checks and electronic debits. Remember to subtract the transaction from your balance just as you would a check.

Additional Facts:

The PECU CheckCard will be issued to the primary member. Member must authorize in writing for a joint owner to receive a card.

Holds may be placed on your account due to checks or electronic debits not being collected. Make sure you know the available balance in your account.

If you lose your PECU CheckCard or if it is stolen notify P.E.C.U. promptly.

Most businesses/companies will run your card to verify that funds are available for your anticipated expenses. This transaction may place a hold on the balance for up to 2 – 3 days, creating reduced balance availability. Some of these are airlines, hotels, car rental places, gas stations, etc. The business/company placing the hold will have to remove it.

Overdraft from your regular savings and money market savings will be available if you have authorized it to clear transactions being presented. Make sure your card is in your possession at all times.

Any outstanding fees owed must be paid before an application is processed on existing accounts.

FEES FOR PECU CHECKCARD (*Fees may change or new ones may be added*)

Electronic Check NSF	\$28.00
First Card Set Up Fee	No Charge
Replacement Card	\$ 5.00
Transaction Receipt Copy	\$16.00
Transaction Fee-Non PECU ATM	\$ 1.00

You may withdraw cash and/or use your PECU CheckCard to buy goods and services up to the dollar amount available in your checking account. A PIN is required to withdrawal funds from an ATM. Do not disclose this PIN to any one or write it down.