



Debit MasterCard® & STAR ATM Card Application

APPLY TODAY!



**Akron Police Dept.
Credit Union, Inc.**



ASI



217 S. High Street, Room 508
Akron, OH 44308
330-384-8317



1570 Akron-Peninsula Rd.
Akron, OH 44313
330-945-8317

The Card That Works Like A Check - Only Better.

Akron Police Dept. Credit Union Debit MasterCard - the fast, easy way to pay for purchases and access your accounts.

With your Akron Police Dept. Credit Union Debit MasterCard you can pay for purchases at millions of MasterCard and STAR® merchant locations worldwide without writing a check, carrying around lots of cash or building up a monthly credit card balance. You can also use it to access your accounts at ATM locations with the STAR, FIRST MERIT or MasterCard logo.

• It's Convenient & Easy to Use.

When making a purchase, simply hand the merchant your Akron Police Dept. Credit Union Debit MasterCard and sign the receipt. There's no checkbook to carry. No check to write. No ID to show. No waiting for check approval. You're in and out of the store in no time.

• It's Welcome.

Any merchant that accepts MasterCard will accept your Akron Police Dept. Credit Union Debit MasterCard - even merchants that don't accept checks. Use it at restaurants, gas stations, clothing and grocery stores - anywhere you see the MasterCard logo.



• It's Safe & Confidential.

With your Akron Police Dept. Credit Union Debit MasterCard, you don't have to show ID or other personal information normally revealed on a check - such as your address or phone

number. There's also no need to carry around lots of extra cash.

• It's Free.

There's no annual fee and no charge for MasterCard purchases, or ATM transactions made at Akron Police Dept. Credit Union locations.



**Akron Police Dept.
Credit Union, Inc.**

AKRON POLICE DEPT. CREDIT UNION CARDHOLDER AGREEMENT

I/we, the applicant(s), in consideration of Akron Police Dept. Credit Union (you, your) issuing to me a Akron Police Dept. Credit Union Debit MasterCard® or Akron Police Dept. Credit Union ATM card, hereby agree to be legally bound by the following terms and conditions.

1. Accounts and uses of Akron Police Dept. Credit Union Debit MasterCard or Akron Police Dept. Credit Union ATM card (hereafter referred to as CARD). I have the account(s) with you set forth on my application form. I hereby request that you issue to me one or more CARDS to be used in connection with such accounts as described in this Agreement.

I understand I may use the CARD at a STAR CENTER® ATM (STAR ATM) to (1) withdraw cash from my account(s), (2) effect transfers to or from my accounts, (3) make or arrange for deposits to my account(s) or (4) receive information regarding the balance in my account(s).

I may also use the CARD at ATM (automated teller machines) throughout the United States and in certain foreign countries which bear the FIRST MERIT name and logo (FIRST MERIT ATM) to (1) make withdrawals from, (2) effect transfers to or from, or (3) receive information regarding the balance in my checking or savings account(s) that are designated as the primary account of each such type on my application form.

I further understand that I may use the Akron Police Dept. Credit Union Debit MasterCard at any retail establishment (Merchant) where STAR or Debit MasterCards are accepted to purchase goods and services and/or obtain cash where permitted by the Merchant (purchase). If the transaction is processed using the Debit MasterCard capability, no Personal Identification Number (PIN) is required to authenticate and validate the transaction. I may use the Akron Police Dept. Credit Union ATM Card where STAR Cards are accepted. If I use the CARD to make a Purchase, I shall be requesting you to withdraw funds in the amount of such Purchase (including any cash received from the Merchant) from my primary checking account designated on my application form and directing or ordering you to pay such funds to the Merchant.

I request that you provide to me such additional services or access to other ATM systems or networks using the CARD which you may make available and which you advise me are offered in connection with my account(s) set forth on my application form. I also understand that from time to time I may request in writing that you provide access to additional accounts of mine through the CARD you have issued to me. I agree that the uses of the CARD described in this Agreement shall be subject to the rules and regulations for each account which is accessed by such Card.

2. Use of PIN with the CARD. I understand that a STAR ATM or a FIRST MERIT ATM is an automated teller. It can and will perform many of the same tasks as a human teller. I acknowledge that the PIN which I use with the CARD is my signature, identifies the bearer of the Card to the STAR ATM, FIRST MERIT ATM or other network ATM and authenticates and validates the directions given just as my actual signature and other proof identify me and authenticate and validate my directions to a human teller. I also understand that a Merchant which accepts the CARD for a purchase transaction may have an electronic terminal (Merchant operated or self-service) which requires the use of my PIN and when my PIN is used at a Merchant's terminal, it will authenticate and validate my directions given just as my actual signature will authenticate and validate my directions given to you. I acknowledge that my PIN is an identification code that is personal and confidential and that the use of the PIN with the CARD is a security method by which you are helping me to maintain the security of my account(s). Therefore, I AGREE TO TAKE ALL REASONABLE PRECAUTIONS THAT NO ONE ELSE LEARNS MY PIN.

3. Liability for Unauthorized Transactions. I AGREE TO CONTACT YOU AT ONCE if I believe the CARD(s) issued to me or my PIN has been lost or stolen or money is missing from my account(s). I also agree that if my monthly statement shows

transactions which I did not make, and I do not contact you within 60 days after the statement was mailed to me, I may not get back any money lost after that time. I AGREE THAT IF I GIVE MY CARD(S) AND PIN TO SOMEONE ELSE TO USE, I AM AUTHORIZING THEM TO ACT ON MY BEHALF AND I WILL BE RESPONSIBLE FOR ANY USE OF THE CARD(S) BY THEM.

4. How to Contact Akron Police Dept. Credit Union. CONTACT US IMMEDIATELY if you believe your Akron Police Dept. Credit Union Debit MasterCard or Akron Police Dept. Credit Union ATM Card, or PIN has been lost or stolen. Telephone Akron Police Dept. Credit Union at 330-945-8317 between the hours of 9:00 a.m. and 4:00 p.m. Monday through Friday. After regular business hours to report a LOST or STOLEN Akron Police Dept. Credit Union Debit MasterCard or Akron Police Dept. Credit Union ATM Card call 1-800-622-1040.

If you notice unauthorized transactions on your statement, if you think a statement or receipt is wrong or if you need more information about a Purchase listed on a statement or receipt, call 330-945-8317 between the hours of 9:00 a.m. and 4:00 p.m. Monday through Friday (excluding bank holidays), or immediately write to: Akron Police Dept. Credit Union, 1570 Akron Peninsula Road, Akron, OH 44313.

5. Service Charges. A service charge of \$.50 per transaction or inquiry will be made for any transaction or inquiry not originated on a Akron Police Dept. Credit Union ATM or POS device. Akron Police Dept. Credit Union reserves the right to increase such service charge in the future, provided advance notification of such an increase is given. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

6. Deposits. I agree that when I make a deposit at a STAR ATM you have the right to verify that deposit before you make the money available to me. If I deliver cash, checks or other items to a STAR ATM, I understand and acknowledge that the funds from my deposit may not be available for immediate withdrawal and that the availability of my deposit shall depend on your rules and regulations regarding the particular account in which I am making a deposit, the items that I am depositing and whether the deposit is made at a STAR ATM that is owned by you or another financial institution. I also understand and acknowledge that not all STAR ATMs may accept deposits and some STAR ATMs may limit the amount of funds which may be deposited and you may not control these limits.

7. Liability. If the CARD is issued for a joint account, we agree to be jointly and severally liable under the terms of this Agreement and the agreement for such account.

I agree that if I make deposits to my account(s) with items other than cash (checks, drafts or other items) and you make funds available to me from such deposits prior to their collection, that you may deduct the amounts of such funds from my account(s) which are not collected or, if the funds in my account(s) are insufficient at such time, I will promptly pay to you any amount of such funds which are not collected.

8. Amendment of this Agreement. I agree that from time to time you may amend or change the terms of this Agreement including amendments or changes to add further CARD services or to amend or change the charges for these services. You may do so by notifying me in writing of such amendments or changes and my use of the CARD after the effective date of any such amendment or change shall constitute my acceptance of and agreement to such amendment or change.

9. Ownership. I agree that the CARD is your property and I will surrender it to you upon your request. I agree that the CARD is non-transferable.

10. Disclosures. I hereby acknowledge receipt of the disclosure statement informing me of my rights under the Electronic Fund Transfer Act and a copy of this Agreement.

