



DEBIT/ATM CARD APPLICATION

- VISA EXPRESSCHECK CARD** (Checking account required)
- EXPRESSTELLER ATM CARD**
- Primary Member
- Joint Member
- Both

Account Number _____

MEMBER INFORMATION

Primary Member First Name	Last Name	Last four of SSN	Date of Birth
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Address	City	State	Zip Code
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Address is different, please change my address

Joint Member First Name	Last Name	Last four of SSN	Date of Birth
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Address (If different from Primary)	City	State	Zip Code
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Home Phone Number	Mobile Phone Number
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I (we) authorize FedEx Employees Credit Association (FECA) to obtain information to check my (our) credit records for statements made in this application. I (we) assume all responsibility to the limits allowed by law for each use of the applied for Card, my Personal Identification Number (PIN) and the magnetic pattern assigned by FECA until I(we) have notified the Credit Association not to honor them. I (we) agree, in case of default that any sums due will be secured by the shares and deposits in all joint and individual accounts I (we) have with the Credit Association now and in the future, as well as any other collateral pledged to the Credit Association now or in the future. If FECA takes collection action, I (we) agree to pay all court costs and collection fees, including reasonable attorney's fees and costs whether or not there is litigation including such fees on a trial and on any appeal.

BY SIGNING BELOW, I (WE) ACKNOWLEDGE THAT I (WE) HAVE READ AND UNDERSTAND THE CONDITIONS OF THIS APPLICATION.

Primary Member Signature	Date
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Joint Member Signature	Date
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ATM/DEBIT CARDHOLDER AGREEMENT

I hereby apply to the FedEx Employees Credit Association for the ATM/Debit card privileges and agree to all the following terms and conditions:

1. The card issued by the Credit Association is the sole property of the Credit Association, which may retrieve, limit or issue a new card at any time. Upon request, the cardholder will cease to use the card and return it to the Credit Association immediately.

2. The Credit Association will determine the means and conditions under which a card may be issued or retained, and the type transactions which may be made. The Credit Association reserves the right to establish and maintain service charges and/or transaction fees and may change such fees and charges from time to time. The Credit Association will make every possible attempt to notify the cardholder in writing in advance of any changes in the terms and conditions pertaining to the use of the card or the establishment of new ones thereof.

3. The cardholder is responsible for the use of the card and to maintain the Personal Identification Number (PIN) with maximum security. Cardholder agrees to take all reasonable steps to locate, apprehend and prosecute unauthorized user(s) of the card and to assist the Credit Association where lawful in these efforts.

4. Each cardholder by acceptance and/or use of the card authorizes the Credit Association to pay, from any account he/she may have with the Credit Association, any amount necessary to satisfy any transaction, fee or service charge which results from the use of such card.

5. Card transactions are governed by these terms and conditions and any other terms that apply to any account affected by such transactions, such as agreements, charter, bylaws, rules and regulations, in addition to any applicable laws. Any Credit Association business transacted by use of the card is not finalized as it pertains to any account(s) until the Credit Association has verified and processed the transaction on its records according to the usual procedures, regardless of any receipt produced from the ATM at the time of the transaction.

6. The Credit Association is authorized to treat any transaction made by the cardholder to be the same as if the cardholder(s) signature was affixed to said transaction document. Difficulties or complaints should be reported by the cardholder(s) directly to the Credit Association.

7. Expenses incurred by the Credit Association to research a disputed transaction(s) will be paid by the cardholder when such transaction is proven to have been made by an authorized user. Cardholder agrees to pay all expenses he may incur in the apprehension and prosecution of any unauthorized user(s).

8. Credit Association will not be responsible for the condition of any ATM it does not own, nor will it be liable for any failure or malfunction of the equipment or system except as specifically provided by law. Cardholder will examine his periodic statements from the Credit Association promptly and report any errors or unauthorized transaction. Cardholder liability for unauthorized transactions is limited as provided by law. The rules for unauthorized transfers and error resolution are contained in the disclosure statement.

9. Cardholder may cancel his agreement with the Credit Association at any time by notifying the Credit Association in writing and returning the card cut in half. In that event, all rights and obligations for any transaction occurring before the Credit Association receives notice of cancellation shall be determined by this agreement.

10. The Credit Association reserves the right to make additions or deletions to these terms and conditions from time to time.

TYPES OF VISA® EXPRESSCHECK CARD DEBIT CARD TRANSACTIONS – You may access your share draft account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

ATM WITHDRAWAL RESTRICTIONS – Assuming funds are available in your account, you may withdraw up to \$1000 within a 24-hour period, seven days a week, from an automatic teller machine (ATM). These limits are set at \$400 for New Direction Checking Accounts and \$200 for Youth Checking Accounts. The maximum number of transactions in one day is 20.

DEBIT CARD TRANSACTIONS/FREQUENCY AND DOLLAR LIMITATIONS – Using your VISA® ExpressCheck card you may not exceed 20 transactions per day and may make purchases up to \$2500.00 (dependent upon the limits set for your account type) in transactions per day. You may withdraw in cash as high as \$1000.00 per day. These limits are set at \$400 for New Direction Checking Accounts and \$200 for Youth Checking Accounts.

CHARGES FOR EFT TRANSACTIONS – If you do not have a Share Draft (draft) account, there will be a monthly charge of \$2.50 fee for use of your ATM card. There will be a 50¢ fee at all non-FECA ATM transactions and ATM Balance Inquiries (at any ATM). Fees will be deducted from the account on which the transaction occurred.

**DISCLOSURE INFORMATION PROVIDED IN COMPLIANCE WITH REGULATION E
CONSUMER'S LIABILITY FOR LOSS OR THEFT –**
Prompt reporting of loss or suspected theft or your Credit Association ATM/Debit card is essential for your protection.

If a loss or suspected theft is reported within 2 business days, you can lose no more than \$50, should someone use your card.

If the Credit Association could have prevented the unauthorized use of your card had you reported within the 2 business days, you could lose as much as \$500. If delayed reporting to the Credit Association of such loss or suspected theft is attributable to extenuating circumstances-hospitalization, extended travel, etc.– the specific period may be lengthened to a reasonable time as deemed by the Credit Association.

CONSUMER'S LIABILITY FOR UNAUTHORIZED USE – Study the ATM/Debit card transaction carefully on all your statements. If a statement shows transactions that you did not authorize, notify the Credit Association at once.

You have 60 days from the date of the statement to report any unauthorized transactions.

If you fail to do so you are liable for the unauthorized transactions that appear on the statement or that occur within the 60-day period.

You are also liable for any unauthorized transactions that occur after the 60-day period and before you gave notice, if these losses would not have occurred had you given notification within the 60 days.

HOW TO REPORT LOSS/THEFT OR UNAUTHORIZED USE OF YOUR ATM/DEBIT CARD

Contact by phone is the best way to prevent losses or to keep them at a minimum.

Call the Credit Association at:
(901) 344-2580 or (800) 228-8513, ext. 2580

Or immediately write to:
FedEx Employees Credit Association
Attn: Card Services
2731 Nonconnah Blvd.
Memphis, TN 38132

In some circumstances, contact made by phone may be asked to be followed up in writing.

TYPES OF ELECTRONIC FUND TRANSFERS AVAILABLE THROUGH ATM ACCESS

You may use your ATM/Debit card for the following kinds of transactions with your share or share draft account:

- Cash Withdrawal
- Balance Inquiry
- Make Deposits (Deposits can only be made at FedEx Employees Credit Association ATM's)
- Funds Transfer from one account to another

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

If you think that a statement of or a receipt for an electronic transfer is wrong, or if you have questions pertaining to such, contact the Credit Association at once.

The Credit Association must hear from you within 60 days after the first statement on which the suspected error or problem appeared.

When contacting the Credit Association, include your name, account number and security digits along with a description of the error or transfer in question (including the dollar amount) explaining as clearly as possible why you believe there to be an error and/or the reason for a request for more information. Contact made by phone may be asked to be followed up in writing within 10 business days.

In the event that more time is needed, up to 45 days may be taken to investigate the matter. Should this be necessary, your account will be credited within 10 business days for the amount you think is in error. You will then have the use of the funds in question during the investigation. However, if you are asked to put your questions in writing and you do not do so within 10 business days, we may not be able to recredit your account. Should no error be found, a written explanation will be sent within 3 business days following the completion of the investigation.

DOCUMENTATION OF EFT TRANSACTIONS – You will receive a receipt at the time you make any transaction to or from your account using your ATM/Debit card. You will receive a monthly statement of your share or share draft account if you use your ATM/Debit card.

LIABILITY FOR FAILURE TO MAKE TRANSFERS – If the Credit Association does not complete a transfer from your account on time or in the correct amount according to our agreement with you, the Credit Association is liable for losses or damages not to exceed the amount of the transaction, except in the following instances:

1. if through no fault of the Credit Association, you do not have sufficient funds in your account to make the transfer
2. if the ATM where you made the transfer does not have enough cash and despite information to that effect showing on the screen, you proceed with the transaction
3. If the ATM was not functioning properly and you knew of the breakdown before you started the transaction
4. If circumstances beyond the control of the Credit Association (such as flood or fire) prevent the transfer despite reasonable precautions that have been taken
5. Any other exceptions listed in your agreement with the Credit Association