



# mastercard. Debit Card (EMV)



**River Valley Credit Union** offers the MasterCard® EMV Debit Card, an electronic check that makes shopping convenient, safe & easy at your favorite retailers or when shopping on-line. The MasterCard® Debit Card looks similar to a credit card but acts like a check. When you make a purchase, the amount comes directly out of your River Valley checking account.

**Acceptance** – You can use the MasterCard® Debit Card in place of cash or checks at millions of retail, service locations and websites worldwide, wherever MasterCard® Debit Cards are accepted. The River Valley MasterCard® Debit Card can also be used over the phone or internet. Your card may be used with a PIN number to get “cash back” when making a purchase at many merchant locations or to withdraw cash at ATM machines. MasterCard® Debit Card can be used at ATM’s around the world. Look for Alliance One, Star, MasterCard® Money Pass, Pulse or Cirrus logos.



**Protection** – The MasterCard® Debit Card offers greater security protections at the checkout line than cash or checks. MasterCard® offers cardholders Zero Liability in cases of card fraud, theft or unauthorized card purchases when used in signature-based transactions. Additionally, when cardholders sign for their purchases, they are afforded dispute resolution protection in case there is something wrong with their purchase. Moreover, MasterCard’s sophisticated networks can detect and report fraudulent spending patterns in real time to keep fraud at an all-time low.



All accounts are federally insured to at least \$250,000 by the National Credit Union Administration, NCUA, U.S. Government Agency.

## It's Easy to Apply!

Just fill out the attached application and return it to a River Valley branch or mail to:

**River Valley Credit Union**  
505 Earl Boulevard  
Miamisburg, OH 45342



**Activate Your Card** – Once you receive your card in the mail, you will also receive your Personal Identification Number (PIN) a couple of days later under separate cover. Before using your MasterCard® EMV Debit Card you will need to call the 1-800 number on the card OR visit an ATM machine to activate it. Please memorize your PIN...DO NOT write it on your card.

**Unlimited Cash Back Available with CardCash!\***

**It's Free! Just sign up on-line at:**  
[www.cardcash.us/rivervalleycu](http://www.cardcash.us/rivervalleycu)

\*Certain restrictions apply.  
Not available on Kasasa Cash Checking Accounts

## Great Shopping Benefits!

**Extended Warranty** – Doubles the time period and duplicates the coverage of the original manufacturer’s or U.S. store brand warranty up to one year max.

**Price Protection\*\*** – If you find a lower price within 60 days of purchase, Price Protection guarantees you the best price on products purchased with an eligible card by refunding the difference.

**Satisfaction Guarantee\*\*** – Provides up to \$250 per product, if you become dissatisfied with the product within 60 days of purchase and the merchant will not accept a return.

\*\* Certain restrictions, terms and conditions apply.  
Contact 1-800-MasterCard for full details.

505 Earl Boulevard • Miamisburg, OH 45342  
[www.rivervalleycu.org](http://www.rivervalleycu.org) • 937-859-6260





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## Debit Card (EMV)



### Debit Card Application & Overdraft Privilege Authorization

RIVER VALLEY MASTERCARD DEBIT CARD APPLICATION				
Name:		<input type="checkbox"/> Primary	<input type="checkbox"/> Joint	<input type="checkbox"/> HSA
Address:		City:	State:	Zip:
Primary Checking Account #		Additional Account #'s to be accessed at the ATM:		
Signature:		Date:	Member #	
OFFICE USE ONLY: Employee		Reg. E Maintenance Employee	Electronic Banking	

### Overdraft Privilege Program Primary Member Authorization

An **overdraft** occurs when you do not have enough money in your account to cover a transaction, but River Valley Credit Union pays it anyway. River Valley can cover your overdrafts in two different ways:

1. The **Overdraft Privilege Program** comes with your checking account once your account has been opened for 60 days. (See Overdraft Privilege disclosure for complete details)
2. River Valley also offers an **Overdraft Protection Plan**, which is a link to a River Valley savings account you have, which may be less expensive than our Overdraft Privilege Program. To learn more, ask a Member Service Representative at a Branch location.

This notice explains our **Overdraft Privilege Program**:

#### What is the **Overdraft Privilege Program** that comes with my account?

After you qualify, River Valley will authorize and pay overdrafts for the following types of transactions:

- Checks, ACH and Bill Pay transactions made using your checking account number.

River Valley **will not** authorize and pay overdrafts for the following types of transactions unless requested by you (see below)

- Everyday debit card purchases (non-recurring)

River Valley pays overdrafts at their discretion, which means that they do not guarantee that they will always authorize and pay any type of transaction.

If River Valley does **not** authorize and pay a debit card overdraft, your purchase will be declined.

#### What fees will I be charged if River Valley Credit Union pays my overdrafts?

Under the Overdraft Privilege Program:

- You will be charged a fee of \$30 each time River Valley pays an overdraft
- There is **no limit** on the total fees River Valley can charge you for overdrawing your account
- There is **NO** fee **UNLESS** you use this service

#### What if I want River Valley Credit Union to authorize and pay overdrafts on my everyday debit card purchases?

If you want River Valley to authorize & pay overdrafts on your everyday debit card purchases complete form below:

**The authorization below applies to your everyday Debit Card purchases. Must be completed**

#### PRIMARY MEMBER ONLY:

- I WANT** River Valley Credit Union to continue to authorize and pay overdrafts on my everyday debit card purchases.
- I DO NOT** want River Valley Credit Union to continue to authorize and pay overdrafts on my everyday debit card purchases.

Primary Member Signature: \_\_\_\_\_ Date: \_\_\_\_\_