

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. Ask us about our Debit Card Round Up and Debit Card Rewards Programs.

Instant Issue Debit Cards

Say goodbye to waiting! Whether you are opening a new account or simply needing a replacement, River Valley can provide you one in minutes!

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 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. Moreover, MasterCard’s sophisticated networks can detect and report fraudulent spending patterns in real time to keep fraud at an all-time low.

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 Blvd
Miamisburg, Ohio 45342

Activate Your Card

Before using your MasterCard® Debit Card you will need to call the 1-800 number on the activation sticker located on the front of the card and set a PIN. Instant Issue cards may be activated after midnight on the day received. Please memorize your PIN...DO NOT write it on your card.

RIVER VALLEY MASTERCARD DEBIT CARD APPLICATION

Name:		New Card Request			<input type="checkbox"/> Update to Overdraft Authorization	
		<input type="checkbox"/> Primary	<input type="checkbox"/> Joint	<input type="checkbox"/> HSA		
Primary Checking Account Number		Member Number		Phone Number		<input type="checkbox"/> Cell
						<input type="checkbox"/> Home
New Card Request: Complete the information in the boxes below						
Address:		City:		State:		Zip:
Signature:		Date:		Additional Account #'s to be accessed at the ATM:		
OFFICE USE ONLY						
Employee Taking the Application:		<input type="checkbox"/> Restricted Account	Card Issued/Ordered By:		<input type="checkbox"/> Instant Issue	<input type="checkbox"/> Reg E ODP Opt-In
				<input type="checkbox"/> Card Ordered	<input type="checkbox"/> Restricted Dep Limit	

Overdraft Privilege Program 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.

To manage and understand how transactions are processed - including when fees such as overdraft fees may apply, you understand and agree to the following:

- Your Actual Balance is the total amount of money in your account. The Actual Balance does not take into account outstanding transactions authorized by the account holder. The Actual Balance may not always depict an accurate display of what you may spend without overdrawing your account.
- The Available Balance is the total amount of funds in your account less holds placed on deposits and less holds on debit card authorizations not yet presented for payment. While an Available Balance shows as immediately available for use, it may not always depict an accurate display of what you may spend without overdrawing your account.

River Valley uses the Available Balance to determine if you have enough funds in your account to cover your transaction.

River Valley can cover your overdrafts in two different ways:

- The **Overdraft Privilege Program** comes with your checking account once your account has been opened for 90-days (See Overdraft Privilege disclosure for complete details)
- River Valley 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 your 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 \$33 each time River Valley pays an overdraft
- There is a **max per day fee of \$66** on the total fees River Valley will charge for Overdraft Privilege (**No fees on transactions \$10 or less**)
- 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 mark answers below

What if I want to revoke authorization and no longer allow River Valley Credit Union to authorize and pay overdrafts on my everyday debit card purchases?

If you no longer want River Valley to authorize & pay overdrafts on your everyday debt card purchases, call or visit one for our six branch locations to complete a new authorization form.

The authorization below applies to your everyday debit card purchases. Must be completed by the Primary or Joint Owner:

- 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.

Signature _____

Date _____

Primary Owner

Joint Owner