

The undersigned ("I" or "we"), in consideration of the MSDFCU ("you" or "your") issuing to me a VISA® Debit Card hereby agrees to be legally bound by the following terms and conditions:

**1. Accounts and Uses of VISA Debit Card**

I have the account(s) (including such share draft checking or share savings) which you set forth on my application form. I hereby request that you issue to me a VISA Debit Card to be used in connection with such accounts as described in this Agreement. I understand I may use my VISA Debit Card with my Personal Identification Number ("PIN") at a STAR or CIRRUS automated teller machine (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 VISA Debit Card to perform these transactions at any ATM bearing the VISA logo. I further understand that I may use my VISA Debit Card at any retail establishment ("Merchant") where VISA is accepted to purchase goods and services and/or to obtain cash where permitted by the Merchant ("Purchase"). If I use the VISA Debit 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 transaction account designated on my application form and directing or ordering you to pay such funds to the Merchant. I acknowledge that my PIN is not used in a VISA point-of-sale purchase, and therefore I agree to take all reasonable precautions that no one else has access to my VISA Debit Card.

**2. Use of Personal Identification Number ("PIN") with VISA Debit Card**

I understand that a STAR or CIRRUS ATM is an automated teller. It can and will perform many of the same tasks as a human teller. I acknowledge that the Personal Identification Number or PIN which I use with the VISA Debit Card is my signature, identifies the bearer of the Card to the STAR/CIRRUS ATM or other network ATM and authenticates and validates the directions given just as my actual signature and other proof of identity and authenticates and validates my directions to a human teller. I also understand that a Merchant which accepts the VISA Debit 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 the 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 VISA Debit 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 VISA Debit Card 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 VISA Debit Card 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 BY THEM.

**4. How to Contact VISA**

I agree to contact VISA IMMEDIATELY, if I believe my VISA Debit Card issued to me or my PIN has been lost or stolen or that an unauthorized transfer or Purchase from any of my accounts has occurred or might occur, by phoning, and by confirming such information in writing to you at:

MSDFCU  
335 West Butler Avenue  
Chalfont, PA 18914

(215) 996-3700 or  
VISA 24 Hour Customer Service:(800) 654-7728

5. **Charges**

I agree to pay the charges or transaction fees which are charged by you for these services or for services which may later be offered as such fees or charges may be imposed or changed from time to time.

6. **Deposits**

I agree that when I make a deposit at a STAR ATM or any ATM bearing the CIRRUS name and logo that you have the right to verify the deposit before you make the money available to me. If I deliver cash, checks, or other items to a STAR ATM or any ATM bearing the CIRRUS name and logo, 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 or any ATM bearing the CIRRUS name and logo that is owned by you or by 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 VISA Debit 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, I agree 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 VISA Debit 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 VISA Debit 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 VISA Debit Card is your property and I will surrender it to you upon your request. I agree that the VISA Debit 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.