

ACCOUNT NUMBER

Primary Member	
Joint Owner	
Mailing Address 1	
Mailing Address 2	
City, State, Zip	
Home Phone	Work Phone
Email Address	

I/We request the following card:

_____ Primary _____ Joint

By signing below, you certify the information on this application is complete, true, and submitted for the purpose of obtaining a Debit Card. **If the applicant is under 18 years of age, a parent or legal guardian must also sign.** If approved for the Debit Card, you understand that Electronic Funds Transfer Agreement and Disclosure will be mailed to you at the same time the Card is mailed to you, and once you activate or use the card, you agree to the terms of the Electronic Funds Transfer Agreement and Disclosure.

X _____
Primary Member Signature

X _____
Joint Owner Signature

X _____
Parent or Legal Guardian Signature

(The owner of the card being ordered must sign)

Card Number: _____

(Above Card Number(s) should begin with _____)

Miscellaneous Pin Requests

Request to Re-Pin card No Charge
(Pin will still mail as a verification of request)

Request to mail pin number \$5.00

Request RUSH PIN order \$45.00

Miscellaneous Card Requests

Request replacement card same card number No Charge

Request for replacement card lost or stolen \$10.00

Request RUSH card order to be mailed \$45.00

X _____
CARDHOLDER SIGNATURE

Card Fees:

No Annual Card Fees

** Inquiries are considered transactions*

**Unlimited ATM transactions per month are allowed free of charge at machines we own (proprietary).*

***\$1.00 charge for ATM transactions at machines we do not own (non-proprietary/foreign machines).*

**A fee may be imposed per transaction by the owner of machines we do not own (non-proprietary/foreign machine). A fee may be imposed per transaction by a national, regional, or local automated transfer network that is used to facilitate the transaction.*

**Refer to service fee disclosure for complete fee listing.*

Once the application is complete please mail to Sidney Federal Credit Union 42 Union Street Sidney, NY 13838 or drop off at any Sidney Federal Credit Union office. Once we receive the application please allow 2 to 3 weeks for your request to be processed.

Convenience

- * Accessible 24 hours a day, 365 days a year
- * Eliminates standing in line
- * Access your account(s) when the offices of SFCU are closed.
- * An alternative to carrying a checkbook or cash.

Debit Card

Debit cards are also known as check cards. Debit cards look like credit cards or ATM (automated teller machine) cards, but operate like cash or a personal check. Debit cards are different from credit cards. While a credit card is a way to "pay later," a debit card is a way to "pay now." When you use a debit card, your money is quickly deducted from your checking account.

What is the difference between a debit card and a credit card?

It's the difference between "debit" and "credit". Debit means "subtract". When you use a debit card, you are subtracting your money from your own checking account. Debit cards allow you to spend only what is in your checking account and what is available on your **overdraft line of credit.**