

Application

- VISA Debit card
- ATM

Member's
Name _____

Joint
Name _____

Address _____

City _____

State _____ Zip _____

Home
Phone _____

Work
Phone _____

Cell
Phone _____

Email _____

Member's Signature

_____ date _____

Joint Signature

_____ date _____

Credit Union Account Number:

Look for these logos when using
your card:



Baptist Hospital Credit Union
2010 Church Street, Suite 204
Nashville, Tennessee 37203

www.baptisthospitalcu.org

e-mail: bhcu@bellsouth.net

Phone: (615) 284-5356

Toll Free: 1-888-284-5356

FAX: (615) 284-4064



Caring for you since 1958

**ATM
&
Debit Card
Product
Information**

VISA Debit Card

The VISA Debit Card is available to qualifying members who have a Regular Checking Account with the credit union. Use your card at Automated Teller Machines and in place of checks anywhere VISA Debit cards are accepted. The merchant simply swipes your card and you sign the receipt. ***There is no need to put in your personal identification number at the merchant. Be sure to always choose the "Credit" option when you make purchases.*** Baptist Hospital Credit Union does not charge fees for these transactions. However, you may choose to enter your PIN when using your Debit card to make a point of sale purchase. For PIN based transactions and foreign ATM transactions, the first 4 per month are free. All transactions exceeding that limit are \$1.00 each. The amount of your transaction is deducted from your checking account. Withdrawals made from your account with a VISA Debit card, when you choose the credit option, are limited to \$500.00 per day. Withdrawals using your VISA Debit card, when you choose the PIN based debit option, are limited to \$400.00 per day.

ATM Card

Members can access funds 24-hours a day, 7 days a week by using their ATM card at Automated Teller Machines. Two machines are conveniently located on the Baptist Hospital Campus.

Members can inquire balances, transfer funds, withdraw funds from multiple linked accounts, and obtain line of credit loan advances.

Automated Teller Machines located on the St. Thomas Hospital Campus can be used to access funds and inquire balances from a primary savings and/or primary checking account only. All of these machines give you unlimited access without a fee.

Off campus, members may use their ATM card at any ATM displaying the Plus, Pulse, CO-OP Network, or Money Belt, MoneyPass logos. These foreign machines can be used to access funds and inquire balances from a primary savings and/or primary checking account only. When using foreign machines, the first two savings transactions and four Regular Checking or EZ Checking transactions per month are free. All transactions exceeding these limits are \$1.00 each. There may be an additional surcharge from machines displaying Money Belt, Plus or Pulse logos. There is no surcharge from machines displaying the MoneyPass logo. For a list of MoneyPass locations, visit our website at www.baptisthospitalcu.org and choose the MoneyPass link on our home page.

ATM cash withdrawals from your account are limited to \$400.00 per day.

*Transactions include: balances, transfers and withdrawals.

Application Agreement Notification

I have answered the questions in this application fully and truthfully, and all the information provided is correct. I authorize you to obtain information to check my records and to continue to check my credit from available sources from time to time.

I have received the EFT and Cardholder Agreement/ Disclosure and understand that if approved, cards and agreements (if any) will be mailed to the address listed on my credit union account. I also understand that all applicants will be liable for all withdrawals, if this is a joint application. If I give my ATM card and/or VISA Debit card and PIN to someone who is unauthorized to use my account, I am responsible for those transactions. By using an ATM card and/or VISA Debit card, applicant(s) shall be deemed to have agreed to and accepted the terms and conditions of the VISA Debit card and ATM agreement, a copy of which will be mailed or given to applicant(s).

Changing our Agreement: We can change the terms of this Agreement, including the charges relating to the use of the card, at any time. If the law requires us to notify you a certain way, we will do so.