



VISA Debit Card Application

Using a debit card can be easier than carrying cash or using checks! Benefits include: direct access to your share draft (checking) account; free ATM access at Sharenet ATMs; purchases itemized on your monthly draft (checking) statement; purchases generate “small change” for the credit union, which is shared with nonprofits in the community as part of a program called Common Cents.

Applying for a VISA Debit Card is easy!

- 1) You must be a credit union member with a Share Draft (Checking) Account. To become a credit union member and to open a draft account, come into any of our branches or call 473-0220 to make an appointment.
- 2) Fill out the “**Debit Card Application**” below. The application can be returned to one of our branches.
- 3) Interested in Overdraft Protection? Check out the Line of Credit Application on the back.

With a VISA Debit card, funds are taken directly from your Checking Account. It works at ATMs, for in-store and online purchases, anywhere VISA credit (signature-based) transactions are accepted.

Electronic Fund Transfers Agreement and Disclosure. If an access card or Electronic Fund Transfer service is requested and provided, you acknowledge receipt of and agree to the terms of the Electronic Fund Transfers Agreement and Disclosure.

Print Applicant Name

Account Number

Print Co-Applicant Name, if applicable

X _____
Applicant Signature Date

X _____
Co-Applicant Signature Date

Fees Associated with a VISA Debit Card
The Cooperative Federal Fee Schedule can be found on our webpage at www.cooperativefederal.org.

Office Locations: _____

📍 1816 Erie Blvd East,
Syracuse, NY 13210
Mailing Address

📍 401 South Ave.,
Syracuse, NY 13204

📍 800 N Salina St.,
Syracuse, NY 13208

📍 516 Burt St.,
Syracuse, NY 13202



**Worried about overdrafting your account?
Apply for a Line of Credit to protect you from overdrafts.**

There’s just a few extra steps to apply for the **Line of Credit with your VISA Debit Card!**

- 1) Fill out your employment information
- 2) Fill out debt & monthly expense chart

Benefits of the Line of Credit with the VISA Debit Card:

- Line of Credit provides for Overdraft Protection, to help you avoid fees
 - Great way for you build credit, as long as you pay on time

Apply for a Line of Credit with your VISA Debit Card

List all your debts and monthly payments:

Loan or Debt	Creditor	Balance	Monthly Payment
Rent/Mortgage		\$	\$
Auto Loan		\$	\$
Student Loan		\$	\$
Credit Card		\$	\$
Other		\$	\$
Other		\$	\$
Other		\$	\$
TOTAL		\$	\$

I (we) agree to the terms in the *VISA Check Card Transaction Agreement and Disclosure*. I (we) authorize the credit union to verify or obtain information about my (our) creditworthiness, employment and account history, and to answer questions about Cooperative Federal’s credit and account experience with me (us).

_____ _____ _____
Print Name Account Number Phone Number

_____ _____
Check if Joint Credit and Print Name of Co-Applicant

_____ _____
Your Employer Work Phone Number

_____ _____
Hire Date Income

_____ _____
Co-Applicant’s Employer Work Phone Number

_____ _____
Hire Date Income

Other Income & Source Alimony, child support, and separate maintenance do not have to be revealed if you do not want us to consider them.