

Leave Your Checkbook at Home!

Maximize your service options and apply for Somerville Municipal Federal Credit Union's MasterCard® Platinum Debit Card today!

With a single card, you can pay for purchases made at any retailer that accepts MasterCard and still have access to thousands of ATM machines world wide for your cash needs.

Your MasterCard® Platinum Debit Card is easy to use. For purchases, simply present the card at any merchant that accepts MasterCard just as you would a credit card. When we receive your transaction at the Credit Union, the funds will be deducted from your checking account.

There's no need to enter a PIN when making a purchase. In fact, you'll avoid transaction fees every time you choose a PIN-free transaction. Just select "credit" when authorizing the transaction, but don't worry- you won't be creating a loan unless you opt to*, and there are no fees associated with purchases made in the US.**

You'll still retain the convenience of worldwide ATM access. For cash and balance inquiries, use any ATM machine bearing a MoneyPass, PULSE, NYCE, or MasterCard logo.

Ask your merchant about cash back options. Many retailers will allow you to take a small amount of cash back when making a purchase. Again, *no fees are charged on PIN-free transactions*, so take advantage of the savings!

** Cardholders may opt to have a line of credit linked to their debit card provided they are qualified and have been approved. Such accounts are governed by loan agreements and may involve fees that will be disclosed separately from this agreement.*

*** MasterCard may assess a small monetary conversion fee on transactions initiated in foreign currency; such fees will be passed along to the cardholder.*

Somerville Municipal Federal Credit Union MasterCard® Platinum Debit Card Application

I hereby apply for the Somerville Municipal Federal Credit Union (SMFCU) MasterCard® Platinum Debit Card, which may be used to make purchases at retailers accepting MasterCard, and the following ATM networks: MoneyPass, PULSE, NYCE, MasterCard and any other network authorized by SMFCU

Member Name _____ Account # _____
Street Address _____
City, State, ZIP _____
Telephone _____ E-mail _____

Card Use Options

SMFCU's MasterCard® Platinum Debit Card may be used to access Checking and Regular Share Accounts through retailers and ATM machines. Please select an option:

- I wish to use this card for retail purchases (POS) and ATM transactions. I understand that POS transactions are limited to checking accounts only.
- I wish to limit account use to ATM transactions only.

Authorizations & Disclosures: I understand that Somerville Municipal Federal Credit Union's MasterCard® Platinum Debit Card is not a credit card and that the dollar amount of any purchases made with this card will be deducted from my SMFCU checking account. Under Somerville Municipal Federal Credit Union's standard overdraft practices, overdrafts are not authorized unless I make a request to do so. I authorize Somerville Municipal Federal Credit Union to verify the above information and request a credit report if necessary. The SMFCU MasterCard® Platinum Debit Card is for qualified members only. I agree to repay any overdrafts immediately and understand that repeat incidences of overdraft may result in cancellation of this service. I have been provided with a copy of SMFCU's Electronic Funds Agreement and agree to abide by the terms and conditions of this account.

Member's Signature

Date

Secondary Cardholder's Signature

Date

