Commonly Asked Questions

Q How does the Debit Master Card work?

A Use your Debit MasterCard at any participating merchant to purchase items such as clothing, groceries or gasoline and the transaction will clear your checking account as if you had written a check for those items. Since it replaces the actual check writing, you simply deduct the transaction from your checkbook register for record keeping.

Q What's the difference between a credit card and my Debit Master Card?

A Your credit card is a loan that you are obligated to pay interest on. Your Debit MasterCard replaces your written checks and doubles as your ATM card. You pay NO interest.

Q Is there an annual fee?

A There is NO annual fee with your Debit MasterCard.

Q What are the benefits?

A The Debit MasterCard makes all of the purchases you make in your everyday life quick and easy. You never have to take out your checkbook, show ID or wait for approval. You can also keep track of your transactions, as each of your purchases will appear on your monthly credit union statement.

MUSKEGON CO~OP FEDERAL CREDIT UNION
P.O. Box 569
MUSKEGON MI 49443~0569

MUSKEGON
CO-OP FEDERAL CREDIT UNION

Debit MasterCard

Apply Today!

www.muskegoncoop.com

MasterCard

Your Debit MasterCard

Have you always wanted the security of a checkbook with the convenience of an ATM card? With the Debit MasterCard you can have the best of both worlds. Use it at an ATM to get cash. Use it at your favorite restaurants or make purchases at your local grocery store. It's uses are virtually endless. Your Debit MasterCard is accepted everywhere MasterCard is accepted at over 11 million merchants worldwide. Enjoy the benefits that the MasterCard symbol brings to your ATM card.

Simple to Use

Your everyday purchases have never been easier.

A   To make a purchase at any participating merchant, you simply swipe your Debit Master Card through a card reader.

B   You'll be asked "Credit or Debit?" Say "Credit" to simply sign your name or "Debit" to enter your secret Personal Identification Number (PIN). Many merchants will give you the option of receiving additional cash back.

C   You'll receive a receipt for your purchase and the total amount of your transaction will be deducted from your checking account.

It's that easy!

COMPLETE AND RETURN THE ATTACHED APPLICATION TODAY TO BEGIN SHOPPING WITH YOUR DEBIT MASTERCARD!

It's Easy   ☐ Debit Master Card   ☐ ATM Card

Simply complete this form **(please print)** and mail to Muskegon Co-op Federal Credit Union.

Primary Member's Name (card one)_____

Driver's License #/State Issued From_____ Member#: _____

Social Security #_____Mother's Maiden Name _____

Joint Member's Name (card two) _____

Driver's License #/State Issued From _____

Social Security #_____Mother's Maiden Name_____

Address _____

City/State/Zip _____

Work Telephone Number _____Home Telephone Number_____

By signing below, I/we hereby make application for a Muskegon Co-op Federal Credit Union Debit MasterCard. I/we agree to be bound by all of the terms and conditions governing the use of that card as outlined in the Muskegon Co-op Federal Credit Union DISCLOSURE FOR ELECTRONIC FUND TRANSACTIONS. I/we understand and agree that the disclosure will be provided to me by Muskegon Co-op Federal Credit Union if my request is approved. I/we understand and agree that the credit union's decision to grant this request will be based on information provided on this application, along with past history and information obtained from a Consumer Reporting Agency. I/We hereby authorize Muskegon Co-op Federal Credit Union to obtain my consumer report for this purpose.

Primary Member's Signature _____

Joint Member's Signature* _____

*Both signatures required on joint accounts.

Daily Limit Requested _____ Daily Limit Approved _____

FOR CREDIT UNION USE ONLY		
Date Approved _____	Date Denied _____	Staff Initials _____
Date Approved _____	Number of Cards ordered _____	Staff Initials_____