

# VISA Debit & ATM



Tel: (301) 206-8111

## ERROR RESOLUTION

You must notify us of any errors within sixty (60) days of the statement date. Such notification should be in writing to insure proper handling.

1. In the notice to the Credit Union, tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.
4. If you tell us orally, we will require that you send us your complaint or questions in writing within ten (10) business days.

If the credit union is not able to make a final determination regarding the matter within ten (10) business days (20 business days for point of sale or transactions outside the U.S.) of receipt of your notice and your notice was received by the credit union in a timely and proper manner, the credit union shall "provisionally" credit or debit your account with the amount of the alleged error and any interest charged on that amount pending conclusion of the credit union investigations.

The credit union shall in any event conclude its investigation and make a determination regarding the errors you alleged within 45 days (90 days for point of sale or transactions outside the US) of receipt of your notice in proper form. The credit union will provide you with a written report of its findings and determination within three (3) business days after such determination is made.

If the credit union determines an error did occur, it shall promptly correct the error. If the credit union determines that an error did not occur, any provisional credit or debit made to your account will be reversed.

## CREDIT UNION LIABILITY

We may be liable to the customers for all damages caused by our failure to make a transfer pursuant to your instructions, except where:

- (a) Customer's account has insufficient collected funds;
- (b) The funds are subject to legal or other encumbrance;
- (c) The terminal has insufficient funds to complete the transfer;
- (d) Federal Reserve Board regulations may prohibit such transfers.

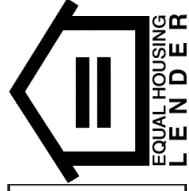
We may be liable for damages where if failed to properly credit deposits, subject to the normal policies and procedures of the credit union; and where the credit union failed to stop-payment of an item subject to our normal policies and procedures. However, under no circumstance shall the credit union be liable for any damages where the error or failure is a result of an Act of God and the credit union exercised due care, or where a technical or mechanical malfunction was known to the customer.

Also, in the case of any error or malfunction which was not intentional on the part of the credit union and resulted in a good faith error, the credit union liability is limited only to actual damages proved.



Washington Suburban Sanitary Commission  
Federal Credit Union

14501 Sweitzer Lane  
Laurel, MD 20707  
Phone: 301-206-8111  
Fax: 301-206-8481  
e-mail: [creditiunion@wsscwater.com](mailto:creditiunion@wsscwater.com)



## DISCLOSURE STATEMENT

The WSSC FCU ATM card gives you access to your accounts wherever the SOS or CIRRUS emblems appear, and at surcharge fee machines through the Allpoint network. 24 hours a day, 7 days a week

The following disclosure statement is made in compliance with certain disclosure requirements imposed on financial institutions by the Electronic Funds Transfer (EFT) Act and Regulation E of the Federal Reserve Board which apply to consumers only. This statement is supplemented by other agreements you may have with us or other financial institutions. In this disclosure, the words "you" and "your" mean each consumer as defined in the EFT act, who signed the application for electronic fund transfer service to whom a WSSC Federal Credit Union ATM card or other access card is issued, who have authorization to us or a third party for any electronic fund transfer service, and/or who is an authorized signer or an account wherein given balance levels may cause or not cause electronic fund transfer to be made. The words "we", "us", and "our" mean WSSC Federal Credit Union. The "account" means your member account (s). "Access Device" or "card" means the WSSC Federal Credit Union ATM card, VISA Debit card or any other device authorized by us from time to time for use in effectuating electronic fund transfer.

Upon receipt of each card and Personal Identification Number (PIN), you must sign your name on the signature panel of the card. You are responsible for the proper control and use of the card and PIN. We must be notified immediately if you believe your card has been lost or stolen or if a transfer of funds is made without your permission. For your protection, you should guard the secrecy of your PIN and do not write it on the back of the card or keep it in a place where it may be found with the card.

## TELEPHONE AND ADDRESS FOR NOTIFICATION OF UNAUTHORIZED TRANSFER AND/OR LOST AND STOLEN CARDS

If your ATM card is lost or stolen, call us at 301-206-8111 between the hours of 9:00 a.m. and 3:30 p.m., Monday through Friday, or 1-800-554-8969 any other time—including national holidays and circumstances beyond our reasonable control.

**WSSC Federal Credit Union**  
14501 Sweitzer Lane  
Laurel, MD 20707

## WHAT YOUR WSSC FEDERAL CREDIT UNION ATM CARD CAN DO

You can use your WSSC Federal Credit Union ATM card and VISA Debit card at automated teller machines authorized to accept the cards.

VISA Debit cards can also be used to make purchases anywhere VISA is accepted. The amount of purchases made will be deducted from your checking account.

## LIMITATIONS ON TRANSACTIONS

1. Cash withdrawals are limited to \$500.00 per day per account. VISA Debit card purchases are limited to \$2,500. per day or your available checking account balance, whichever is higher.

## DOCUMENTATION

When you complete an ATM card transaction you will receive the following information on a receipt: amount of withdrawal, date of transaction, type of transfer, identity of the account and location of the terminal, transaction number and the card number. Your account statements will also indicate ATM card transactions.

## DISCLOSURE OF CHARGES

The charge for the initial ATM Card/PIN issuance is \$3.00. There is no charge for the initial VISA Debit Card/PIN issuance.

A fee of \$1.00 will be assessed to your account for each ATM/VISA Debit card withdrawal or inquiry.

A \$5.00 charge for replacement of an ATM/VISA Debit Card may be enforced dependent upon circumstances of request.

WSSC Federal Credit Union reserves the right to make changes to ATM/VISA debit card service charges.

## CARDHOLDER'S LIABILITY FOR UNAUTHORIZED USE ON MONEY CARDS

Telephone us at once if your ATM/VISA Debit card has been lost or stolen, then confirm your call with a letter.

1. If you notify us of the lost or stolen card within two business days, your loss is limited to no more than \$50.00 if someone uses your ATM/VISA Debit card without your permission.
2. If you DO NOT notify us within two business days after you learn of the loss or theft of your ATM card, you could lose as much as \$500.00. Once a card is reported lost or stolen, no transactions will be authorized for that card.
3. Please review your account statement carefully. If they show ATM Card transactions you did not make, notify us within 60 days after the statement date, you may not be reimbursed for the withdrawal after the 60 days.

## DISCLOSURE OF ACCOUNT INFORMATION

We will not disclose information to third parties about your account or transfers made except:

- (A) As necessary to complete the transfer;
- (B) To verify the existence and standing of your account with us upon request of third party such as a credit bureau;
- (C) To comply with court or government court orders;
- (D) In accordance with your instructions or permission; and
- (E) As permitted by the right to Financial Privacy Act of 1978 (Public Law 95-630)

## **WSSC FEDERAL CREDIT UNION ATM/VISA DEBIT CARD APPLICATION**

By my signature below, I am requesting a WSSC Federal Credit Union ATM or VISA Debit card. I understand that my card will allow access to any of my credit union accounts listed below. I have been instructed by the WSSC Federal Credit Union to memorize my PIN, never to write it on my card, and never to tell anyone my PIN except people who are authorized to sign on the account—and even this disclosure is at my discretion. I have also received a copy of the liability disclosure concerning the use of my WSSC Federal Credit Union ATM/VISA Debit card.

***The card is the property of the Credit Union and is subject to cancellation at any time.***

*All authorized signers must be joint owners and must sign below.*

**VISA Debt \_\_\_\_\_ or ATM \_\_\_\_\_**

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

S.S.N.: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

S.S.N.: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

I understand that my card will provide access to the following account (s):

**Savings Acct. No.:** \_\_\_\_\_

**Checking Acct. No.:** \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Phone(\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

**APPLICATION SUBJECT TO APPROVAL BY  
WSSC FEDERAL CREDIT UNION**