

FedStar Federal Credit Union
Application and Agreement for VISA Check/ATM Card (Debit) or ATM Only Card
(04/2007)

I/We hereby apply for and agree to the rules and conditions governing the use of a FedStar Federal Credit Union ("Credit Union") VISA Check/ATM access card ("The Card"). This agreement and all transactions in connection with member's account shall be subject to the Rules and regulations governing ATM operations, and all other bank machines, check cards, electronic funds transfer, and all other types of transactions, and as to such transaction, each shall be subject to all applicable state and federal laws, clearing house rules, operating letters,

Rules and regulations now or later enacted or promulgated by governing regulatory authority, including but not limited to the Federal Reserve Board and the National Credit Union Administration.

Member agrees that their share account balance, share draft balance or available overdraft protection will control all transactions made Through an ATM network. The Credit Union reserves the right to process transactions made through the ATM network at any time of the day, even though this may affect the balances available for processing other transactions including, but not limited to, share draft clearings. Transactions made through the ATM network shall not be deemed completed for any purpose, including computation of interest earned or For determining balances in member's accounts, until posted and verified by the Credit Union, provided, however, member waives all rights To cancel any transaction once made through an ATM. Transactions on a day other than a normal business day, or on a normal business Day after the close of business that day may not be posted until the second business day thereafter. Any deposit or payments made Through an ATM are accepted conditionally, subject to final collection.

It is inherently true that an ATM or VISA debit card may not function properly at all times. The Credit Union makes no claims or Warranties in this respect and shall not be responsible or liable for damages, including consequential damages if an ATM fails to dispense Cash, the ATM or card otherwise fails to function properly, or for any act or omission in connection with the card or ATM.

Any withdrawal that exceeds the available balances must be repaid immediately. In the event it is necessary to refer collection of any Amount to an attorney, member will be liable for Credit Union's reasonable attorney's fees. Member shall be responsible for all costs of Collections and any applicable penalties. The credit union may, without prior notice, exercise its right of setoff as to any amounts owed.

The member will receive a personal identification number (PIN) which will be unknown to the Credit Union. When used in connection With the card, this PIN will activate the ATM. The responsibility to safeguard the secrecy of such number rests exclusively with the Member. Use of this PIN by any person other than the member will constitute prima facie evidence that the member authorized such use. The Credit Union shall have no liability for such use of the PIN by any person other than the member. Member hereby agrees jointly and

Severally, if more than one, as follows:

1. The Card is and remains the property of FedStar Federal Credit Union, is not transferable by the member and will be returned to The Credit Union upon request or when member closes his/her account.
2. To take all necessary precautions to minimize the risk of loss, theft, or unauthorized use of the card and to keep the card separate From the issued PIN number.
3. To notify the Credit Union immediately upon any change in address. If an account statement is returned to the Credit Union Because of an incorrect address, the Credit Union may stop sending statements until notified of the correct address.
4. To notify the Credit Union immediately upon discovery that the card is lost, stolen or misused by calling the toll free number Provided by card embossing or by calling the Credit Union during regular business hours at (540) 986-0652.

An annual fee may be assessed by the Board of Directors due upon issuance of card(s) and annually thereafter. Cash withdrawals at nonproprietary ATM's may be assessed a \$1 transaction fee. The Credit Union Board of Directors reserves the right to establish other terms And conditions pertaining to the use of the card and the ATM network. All such terms and conditions shall be binding and enforceable Upon the member effective 30 days from the date of mailing such notice of change to the member's last known address. Use of the card After notification of the change shall constitute acceptance of such change by the member. In the case of joint accounts, notice to the Primary member will be effective for all cardholders on member's account.

This agreement can be terminated by the Credit Union without prior written notice to the member. In such case, the Credit Union will not Be liable for any termination, nor shall such termination affect any obligation the member has with respect to this agreement.

All rights and liabilities arising under this agreement shall be governed by state law, except to the extent that Federal law applies. The Undersigned member(s), jointly and severally if more than one, hereby agree to the terms and conditions of the foregoing agreement, the Electronic Access Card Policies and Procedures, and acknowledges receipt of a copy of both thereof.

Electronic check conversion/Electronic returned check fees will include the following language: if you pay for purchases or bills with a check or share draft, you may authorize your check or share draft to be converted to an electronic funds transfer. You may also authorize merchants or other payees to electronically debit your account for returned check fees. Member liability now includes the following language: TELL US AT ONCE if you believe you card or any access code has been lost or stolen or if you believe that an electronic funds transfer has been made without your permission using information from you check. Also, if you statement shows transfers that you did not make including those made by card, code or other means, TELL US AT ONCE. You should also call (540) 986-0652 or write 5005 Melrose Ave NW Roanoke, VA 24017 if you believe a transfer has been made using the information from your check without your permission. Billing errors will now include this language: In case of errors or questions about electronic funds Transfers from your accounts or if you need more information about a transfer on the statement or receipt, telephone us at the following number or send us a written notice to the following address as soon as you can. Please feel free to contact the credit union with any questions you may have concerning this notice.

Member Signature

Joint Member Signature

Date

Date

Account Number