

FREQUENTLY ASKED QUESTIONS

When will I receive my new VISA Check Card?

Complete and return the application to the right. After you have been approved for a Holy Rosary Credit Union Check Card, you will receive your card in approximately 10-14 days. It will come with detailed information on how to activate your card.

Important: About 5-7 business days after receiving your Check Card, you will receive your personal identification number (PIN) in the mail. (Your PIN is mailed separately for security reasons.)

Will my new Check Card work like an ATM card?

Yes! You can use your VISA Check Card to obtain cash at an ATM. You will receive up to six free ATM transactions per month when using a CO-OP Network ATM. If you don't use a CO-OP Network ATM you may be charged a fee by the financial institution that owns the ATM. However, you won't be charged a fee by Holy Rosary until your seventh ATM withdrawal during the month.

How do I use my Check Card to make a purchase?

To make a purchase, present your card to a clerk or swipe it at a Point of Sale (POS) machine, and say or press "credit." You will be given a credit slip to sign just like a charge, but the transaction will be deducted from your checking account.

Why say "Credit" instead of "Debit"?

Most financial institutions recommend that you say "credit" when asked "debit or credit?" The transaction will come from your checking account without an additional fee, and there are limits placed on the dollar amount of "debit" transactions, for your security.

How do I keep track of my Check Card Transactions?

Keeping track of your financial records is simple and accurate with our Check Card. Every time you make a purchase, you get a signed receipt. You will still need to record purchases in your checking register to keep track of your balance. Or, simply review your account activity online when e-branch becomes available soon.

How do I find a CO-OP Network ATM?

There are nearly 30,000 surcharge-free ATMs on the CO-OP network. For a complete list, go to our Website, www.HolyRosaryCU.org and click on the CO-OP icon shown below.



24-Hour Access

Have 24-hour access to your money. You don't even have to carry a checkbook or cash with the convenient Holy Rosary VISA Check Card.



APPLICATION FOR VISA CHECK CARD*

This application should be signed by all parties to the VISA Check Card agreement and returned to the Credit Union.

I/We request that Holy Rosary Credit Union issue a VISA Check Card(s) to me/us. Whenever deemed appropriate by the Credit Union, Holy Rosary Credit Union is here by authorized to obtain a report regarding my/our credit history from any credit reporting agency.

If this application is accepted and a card(s) issued, the undersigned will be deemed to be in agreement with the terms and conditions accompanying the card(s). By signing this form, I/we certify the information given herein to be true and correct and that we have received these terms and conditions. I/We understand the Credit Union will retain the application whether or not it is approved.

Upon issuance of a VISA Check Card, I/we hereby authorize the Credit Union to debit my/our checking account number _____ for each purchase and cash withdrawal associated with my/our VISA Check Card. In addition, I/we understand that my/our savings account at the Credit Union may be accessed with the VISA Check Card at automated teller machines (ATM) and I/we authorize the Credit Union to debit my/our savings account for such transactions.

If the checking and/or savings account to which debits are to be made is a joint account, ALL persons named on the account must sign below.

Member's Name (Please Print)

Member's SS No.

Member's D.O.B.

Work Phone No.

Home Phone No.

Home Street Address

City

State

Zip

Joint Applicant's Name

Joint Applicant's SS No.

X _____

Member's Signature

Date

X _____
Joint Applicant's Signature

Date

As a condition to obtaining the VISA Check Card, I/we grant Holy Rosary Credit Union a security interest in all of my/our present and future shares in the Credit Union, to secure any loan that can be accessed with the VISA Check Card. We authorize you to apply these shares to pay any amount due on the line of credit loan or under this Agreement if we should default.

X _____

Member's Signature

Date

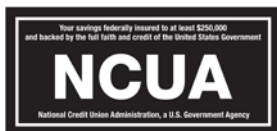
X _____
Joint Applicant's Signature

Date

*Subject to approval

Important Check Card Tips!

- Never give your PIN number to anyone.
- Never write your PIN number on the card!
- To help reduce your liability, immediately report a lost or stolen check card by calling 1.800.500.1044.
- To avoid overdrawing your check account, arrange for overdraft protection from other credit union accounts. As soon as it is available, sign up for e-Branch!
- Keep receipts and enter your transactions into your check register as quickly as possible, just as if you were writing a check.
- Many merchants refer to check cards as "debit cards." However, when you go to do a transaction, try to do a "credit" transaction!
- If you want to obtain cash back from a merchant who accepts VISA, you will be required to use your check card like an ATM card.
- If the credit union determines that a member has been negligent or fraudulent in handling his/her check card, the member liability can increase to the limits provided by Regulations E & Z.



APPLY TODAY!

It's easy! Simply complete the application on the other side and bring it to one of our branches.



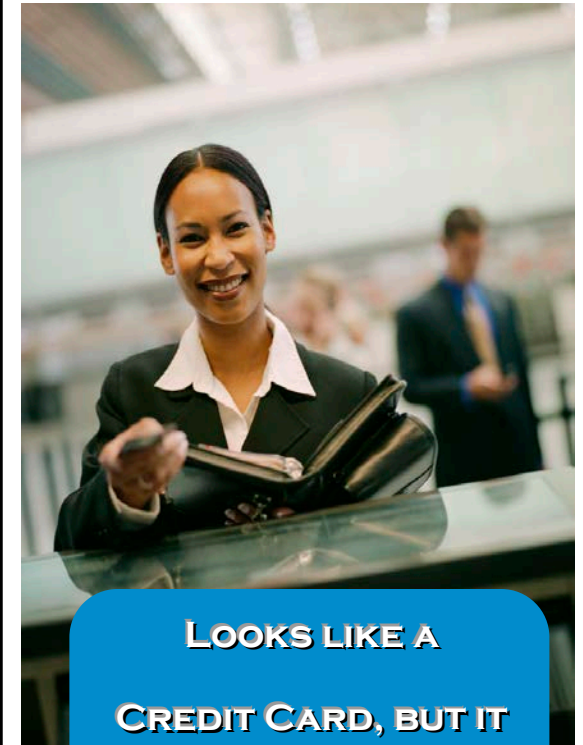
If you have questions, contact us at:

Holy Rosary Credit Union
533 Campbell, Kansas City, MO 64106
816.221.2734 (phone), 816.221.4264 (fax)

The Holy Rosary Credit Union VISA Check Card is one powerful convenience tool. You'll find yourself spending less time at the cash register, making fewer trips to the ATM and carrying only one card to make a purchase or get cash!

Our VISA Check Card is a fast, convenient alternative to writing a check, and it's more secure than paying with cash. You simply present your Check Card, and the amount is deducted right from your checking account. It's as easy to use as a credit card, but you avoid interest charges since the money comes from your checking account.

Now you can have 24-hour access to your money!



**LOOKS LIKE A
CREDIT CARD, BUT IT
WORKS LIKE A
CHECK!**

VISA CHECK CARD



www.HolyRosaryCU.org

or call: 816.221.2734