

Check Card / ATM Application



P.O. Box 67013, Harrisburg, PA 17106-7013
800.237.7328 Nationwide • 717.234.8484 in Harrisburg
www.psecu.com

If you don't use PSECU Checking (S4), we will automatically open an S4 to process your **Check Card** transactions. You are not required to apply for our paper checks.

Member Information:

Member Name

Address

City, State, & Zip

Account Number

Date of Birth

Home Phone Number

Work Phone Number

1. An additional card for the joint owner on your account:

You may request one additional card issued on your account as long as the authorized cardholder is a joint owner on your account and is at least 16 years of age. Please issue an additional card in the name below.

Name on Second Card: 

2. Overdraft Transfer Service:

Sufficient funds must be available in your Checking Shares for your purchase to be authorized. Overdrafting will apply at the time your purchase is presented to PSECU for payment. Please indicate the order in which you would like funds and/or available credit from your account to be used for overdraft transfers on your Check (S4) Shares. Place a "1" beside the share/loan you'd like the funds to come from first, a "2" for the second, and so on. Note: You cannot select both your Visa® and your PSL. If you choose both of these options, PSECU will automatically overdraft from your PSL.

Regular Shares***(S1) Money Market*** (S7) Share 5*** (S5)
 Vacation Shares*** (S2) Holiday Shares*** (S3) Share 8*** (S8)
 Visa®* (choose below)(L9) PSL** (choose below)(L1) Share 9*** (S9)

*I elect to overdraft to my PSECU Visa® Capitol Card®. This election is subject to the existing credit limit, agreement and disclosure, and current loan policy at the time of the overdraft. I understand that an overdraft will be considered the same as a cash advance on my PSECU Visa credit card and that the current annual percentage rate of interest for cash advances will apply.

**I elect to overdraft to my PSECU PSL (Personal Service Loan). This election is subject to the existing credit limit, agreement and disclosure, and current loan policy at the time of the overdraft.

***Limit of 3 overdraft transfers a month.

3. I hereby apply for **Check Card** privileges with my PSECU Checking Shares. I agree that my use of the **Check Card** signifies my acceptance of the rules, regulations, agreements, and disclosures that are associated with Checking Shares and the **Check Card**. I also agree that PSECU may add or discontinue services and fees for services and make other changes to these agreements from time to time. I authorize any person, association, firm, corporation, or personnel office to furnish information concerning me or my affairs and any joint owner designated as a cardholder, including a credit report, upon request of this credit union. I understand that I and any designated cardholder have the right to request, in writing, the nature and scope of the credit union's investigation. Should PSECU receive any **Check Card** or other debit transaction that is greater than the available balance of funds in Checking Shares, PSECU may, at its sole option and without regard to which cardholder completed the transaction, either settle the transaction and add the excess to the Personal Service Loan of any cardholder or withdraw sufficient funds from any other share balances owned by me or any designated cardholder. The exercise by PSECU of any overdraft option to a PSL constitutes authorization to any of the signees to advance funds from my Personal Service Loan regardless of whether the joint account holder is also a party to the Personal Service Loan. Any negative balance created in your checking account by the use of this card shall bear interest at the highest unsecured loan rate offered by PSECU until paid in full. All owners agree to be liable for any negative balances including fees and costs, created by the actions of any joint owner, in any jointly held account.



Signature of Applicant



Signature of Joint Owner

Date

4. Personal Identification Number (PIN):

Please select your 4-digit PIN for your Check Card. **If you currently have ATM service, you may select the same PIN as on your current card.** PSECU advises that members select PINs that are not easily identified with themselves (birth dates, phone numbers, etc.). Do not use the letters "Q" or "Z" or numbers 0000 through 0009, or 9999.

PIN - required to process request: 