ATM Card Request
Eligibility Information and Terms of Use

Eligibility requirements to receive an ATM card:

- Be a member in good standing, with no unpaid charges, delinquent loans or in any way caused a financial loss to the credit union or another credit union member.
- Do not qualify for an NGH debit card. (a debit card will do what an ATM card will do and more.)
- Be of legal age, or have a joint owner on the account that is of legal age requesting the card for a minor.
- Request an ATM card in writing and agree to the terms of use. (by signing below)
- Keep a minimum balance of $10 in their savings account and pay the initial $10 cost per card.

Account Information and Terms of Use:

1. The ATM card will access a regular savings account only at an ATM. (no point of sale usage)
2. There is a limit of amount of withdrawal- based on account balance or a **$200** daily limit, whichever is less.
3. Should an account balance not be available, due to internet or machine malfunction, no default "off cycle" limit will be available.
4. Each new or replaced card will be $10 fee to the member.
5. An NGH ATM or Fifth Third ATM may be used surcharge free, while other ATMs will impose their fee.
6. There is no limit to the number of ATM withdrawals a member may have each month, and there are no charges imposed by the credit union to an account in good standing.
7. A non-sufficient fund charge of $25 per withdrawal will be imposed if a member overdraws the account. (by withdrawing in person at credit union, by ACH withdrawals and/ or at ATM also).
8. The credit union will block an ATM card if an account becomes overdrawn, or if the member becomes delinquent on loans to the credit union. Accounts that are abused will be blocked permanently.
9. If an ATM card is blocked, the member must complete an appeal to request the return of ATM privileges
10. Members withdrawing in person in the credit union, may expect a delay while we verify funds available.

I agree to the terms of use, and request a NGH Credit Union ATM card.

_____ _____

(member signs) **(2nd member signs)**

Name_____**Name**_____

(name printed) **(2nd name printed)**

Account Number _____ **Account Type Number** _____

Account was maintenanced on computer, and ATM card was ordered by:

_____ on_____

CU staff signs date

Give a copy of this signed agreement to member