

QUALIFICATIONS FOR VISA CHECK CARD
with

N.G.H. CREDIT UNION:

I understand that to qualify for an N.G.H. Debit Card, I must:

- 1) Have an open checking account with N.G.H. Credit Union with authorized signatures on file.
- 2) Have never had an account with NGH Credit Union that had a negative balance for more than 30 days.
- 3) Have never had a checking account closed due to non-sufficient funds, or other abuse with us, or any other financial institution within the last year.
- 4) Maintain an adequate balance in my checking account before using the VISA Card.
- 5) Agree to the terms and conditions as set forth in the Debit Card Agreement.
- 7) Understand that the Credit Union reserves the right to “block” the use of a debit card if I have excessive overdrafts due to non-sufficient-funds or suspected abuse of the card, and that I must return all cards to the credit union if the cards are blocked.
- 8) Understand that there is a \$10 charge for:
 - a) Each new card and PIN (\$10 per card/PIN... up to \$20 if you need 2 cards)
 - b) Each replacement card, whether lost, stolen or damaged.
 - c) Replacement of lost PIN

I agree to the terms and conditions as set forth in the Debit Card Agreement, which I have received, and I understand that my debit card privileges may be revoked if I no longer meet the above Qualifications for a VISA Check Card.

Account # _____

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| Member Signature | Tennessee Drivers License | Lived in TN last 5 years? |
| Member printed name | Social Security Number | |
| 2nd Member Signature | Tennessee Drivers License | Lived in TN last 5 years? |
| 2nd Member printed name | social security number | |