DEBIT CARD AGREEMENT
FOR THE EXPRESS-NEWS FEDERAL CREDIT UNION

By signing this application, you acknowledge you have requested a Debit card and a personal identification number (PIN) to be issued to you to access funds on deposit with the credit union. You agree that the use of the card shall be governed by the terms, conditions and disclosures contained in this agreement. The terms and conditions governing the account(s) accessed by your card and PIN also are applicable. In the event of a conflict between the disclosures and the terms and conditions governing the account(s), the disclosures shall govern.

Use of the card and PIN by you, anyone authorized by you or a joint owner of the account constitutes authorization for the credit union to charge your account for the amount of the transaction. I understand and agree that, unless otherwise agreed to by all parties to the account, any joint owner of the account which may be accessed by the card and PIN may request, and receive from us a Debit Card and PIN provided that the person requesting the card is the joint owner of all accounts which may be accessed by the card.

If any change results in greater cost or liability to you or decreased access to your account(s), you will be given at least 21 days prior notice of change. The credit union may cancel your card at any time. The card remains the property of the credit union and you agree to return the card to the credit union upon termination of this agreement or as otherwise requested by the credit union. If your card is lost or damaged and you desire issuance of a new card, or it is replaced for any reason, you will be charged $5.00 for each such card. Statements, notices, and any disclosures will be mailed to you at the most recent address you have given the credit union. If there is more than one owner of the account, notice sent to any one owner will be considered notice to all.

By signing this agreement, I/We agree to the terms and acknowledge receipt of the Electronic Funds Transfer Agreement and Disclosure.

X_____ X_____
Signed Date Signed Date

X_____ X_____
Signed Date Signed Date