

*The Ultimate In  
Convenience Is  
Available From  
Your Credit Union*

*“You and Your  
Credit Union,  
Together We’re  
Better!”*

West Branch Valley  
Federal Credit Union  
1640 High Street  
Williamsport, PA 17701-4498

Place  
Stamp  
Here

## Our Services:

ATM/Debit Cards  
Automated Transfers  
Christmas Club Accounts  
Credit Life/Disability Insurance  
Direct Deposit and Payroll Deduction  
Home Equity Loans/Lines of Credit  
Internet Banking/Bill Payer  
IRA's  
Mortgages  
Notary Services  
Personal Loans/Lines of Credit  
Private Student Loans  
Safe Deposit Boxes  
Share Accounts (Savings)  
Share Certificates  
Share Draft Accounts (Checking)  
Tiered Money Market Accounts  
Total Teller (24-hour transaction service)  
Money Orders  
Vehicle Loans  
VISA Credit Cards

### Offices located at:

1640 High Street  
1542 East Third Street  
Williamsport, PA 17701  
(570) 323-9407 ♦ (800) 326-9539  
[www.wbvfcu.org](http://www.wbvfcu.org)



*The Card  
That Works  
Like  
A Check*

West Branch Valley  
Federal Credit Union

*Your Community Credit Union*

**What is a Visa® Check Card?**

A credit union Visa Check Card is a convenient, quick, and easy way to access your share draft account without a checkbook, to make purchases or obtain cash at automated teller machines (ATMs).

It combines the convenience and acceptance of cash, the safety and economy of a share draft, and the speed of an ATM card. A Visa Check Card actually works like a share draft, giving you access to funds in your share draft account, without the hassle of writing a share draft or waiting for check approval.

**How does it work?**

Your credit union Visa Check Card is a welcome alternative to cash or share drafts at any merchant location worldwide that accepts Visa or any ATM location displaying the Visa logo. Instead of carrying cash or writing a share draft in the check out line, simply give the merchant your Visa Check Card. You will sign a receipt to confirm the purchase or ATM cash advances made using your Visa Check Card, in your share draft register. The purchase amount will automatically be deducted from your share draft account balance and every transaction is detailed on your share draft statement.

**What are the advantages of a Visa Check Card?**

Unlike traditional share draft, a Visa Check Card is hassle-free, providing an alternative to conventional share draft use. When you use a credit union Visa Check Card, there's no share draft to write. No checkbook or additional identification to carry. No delays waiting for share draft approval.

Whether it's taking care of your grocery list, filling up the gas tank, picking up a last minute birthday gift or paying for lunch in a restaurant, the credit union Visa Check Card is perfect for everyday purchases.

**Benefits**

- ❖ Easier and faster to use
- ❖ More convenient to carry than a checkbook
- ❖ Safer than carrying cash
- ❖ More universally accepted by merchants around the world.
- ❖ No need for additional identification
- ❖ Eliminates cumbersome share draft approval process in the check out line
- ❖ Purchase payment flexibility and everyday convenience.
- ❖ Widely accepted wherever the Visa logo is displayed.
- ❖ Access to cash day or night, at ATM locations worldwide that display the Visa/PLUS logo.

**Is a Visa Check Card like a credit card?**

No. with a credit card, you are actually borrowing money against an established line of credit, which you must repay, either all at once or in the form of extended payments.

A Visa Check Card is another way to make your share draft account more flexible. When you make purchases or take an ATM cash withdrawal with your Visa Check Card, you are accessing funds available in your share draft account. Transactions are automatically deducted from your share draft balance, so you must insure that sufficient funds are available in your share draft account for purchases or cash withdrawals. No interest or finance charges are paid on Visa Check Card Transactions.

**Will the Visa Check Card eliminate share drafts?**

Not necessarily. For some transactions, such as a mortgage payment, rent or other bills paid by mail, a share draft may be the easiest way to make the payment. Your Visa Check Card is not intended to completely eliminate the use of share drafts, but rather to be used to enhance your share draft account, giving you more flexibility and value-added convenience.



**Visa Check Card Application**



Applicant Name (Last, First, Middle)

Co-Applicant (Last, First, Middle)

Social Security #: \_\_\_\_\_

Social Security #: \_\_\_\_\_

Address: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip

Cit, State, Zip

Home Phone: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

Share Draft Number: \_\_\_\_\_

Share Draft Number: \_\_\_\_\_

*I/we acknowledge that I/we have received a copy of the Visa Check Card Cardholder Agreement and that I/we have read, understand and agree to be legally bound by the terms and conditions of that Agreement. I/we also acknowledge receipt of the disclosure statement informing me/us of my/our rights under the Electronic Funds Transfer Act and Truth-In-Savings Act, as applicable.*

X: \_\_\_\_\_

X: \_\_\_\_\_

Application's Signature

Co-Applicant's Signature

Date: \_\_\_\_\_

Date: \_\_\_\_\_

<b>For Office Use Only:</b>	<b>PIN Number Assigned:</b>
_____	_____
_____	<b>Date Assigned:</b>
_____	_____