

## Your Visa Check Card... How it Works

A West Branch Valley Federal Credit Union Check Card works just like a credit card, but instead of receiving a bill each month, the funds are debited (deducted) directly from your Checking account.

It gives you all the conveniences of a credit card, but no monthly bill.

Looking for a fast, convenient, and safe way to pay? Using your Visa Check Card is quicker than making a trip to the ATM, more convenient than writing checks, and safer than carrying cash. And unlike other debit cards, your Visa Check Card offers acceptance at millions of merchant locations worldwide—anywhere Visa debit cards are accepted.

Since Visa Check Card purchases are automatically deducted from your checking account, there's no interest to pay. Your monthly statement provides you with a record of all your transactions, making your record-keeping simple.

A West Branch Valley Federal Credit Union Visa Check Card gives you shopping freedom and its uses are endless. Withdraw cash from your checking account for free for the first six transactions and \$1 for every transaction after that, using an Allpoint ATM from one of the [43,000 locations](#) located nationwide!

Pay at the pump when you buy gas or use it at the mall or grocery store. You can even use it to shop online!

If you need to report a lost or stolen Visa Check Card, please call 1-800-523-4175.

## Our Services

### Accounts

- Savings Accounts
- Checking Accounts
- Youth Accounts
- Christmas Clubs
- Share Certificates
- Visa Debit & ATM Cards
- Overdraft Privileges

### Loans

- Auto / Motorcycle Loans
- Recreational Vehicles
- Visa Credit Cards
- Personal Loans
- Student Loans
- Mortgage Loans
- Home Equity Loans
- Home Equity Line of Credit
- Savings Secured Loan

### Other Services

- Online Banking
- Mobile App
- Remote Deposit Capture
- Telephone Banking
- Bill Payer
- Safe Deposit Boxes
- Direct Deposit/Payroll Deductions
- Notary Services
- Credit Life/Disability/Gap Insurance



Apply for your  
West Branch Valley  
Federal Credit Union  
Visa Check Card



Your card is the perfect way to pay for almost everything, every day — online and in stores!

- Apparel & shoes
- Books, music & movies
- Computers & electronics
- Entertainment & travel
- Food & dining
- Home & garden



NO ANNUAL FEE!



# Visa Check Card Application



Applicant Name (Last, First, Middle)

\_\_\_\_\_

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

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

\_\_\_\_\_

City, State, Zip

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

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

\*By adding your cell number, you are giving consent for our fraud department to contact you.

Account Number: \_\_\_\_\_

Co-Applicant (Last, First, Middle)

\_\_\_\_\_

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

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

\_\_\_\_\_

City, State, Zip

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

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

\*By adding your cell number, you are giving consent for our fraud department to contact you.

Account Number: \_\_\_\_\_

Standard Checking    Second Chance Checking    Standard Checking    Second Chance Checking

*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: \_\_\_\_\_ Date: \_\_\_\_\_  
Applicant's Signature

X: \_\_\_\_\_ Date: \_\_\_\_\_  
Co-Applicant's Signature

For Office Use Only
Staff Initials