

VISA DEBIT CARD & PEFCU ATM CARD APPLICATION

PEFCU VISA Debit Card

It's actually two cards in one: an ATM Card and a Debit Card. The PEFCU VISA Debit Card can be used at ATMs worldwide displaying the VISA, Plus and Pulse logos. This gives you worldwide ATM access to your savings and checking accounts.

In addition, it also functions as a Debit Card and allows you to make purchases from your checking account anywhere VISA Debit Cards are accepted.

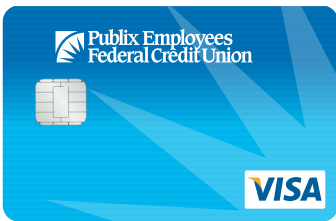
PEFCU ATM Card

This card gives you access to your accounts from any Presto! ATM, Pulse, or Plus ATM. Also, if you have a Checking Account you'll be able to use any Presto! or Pulse POS (Point-of-Sale) terminal. This includes pay at the pump for gas purchases.

Qualifications:

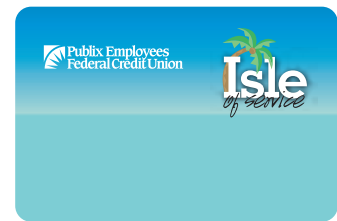
VISA Debit Card You need to be at least 13 years of age,* have a Share Draft (checking) account†, and be in good standing with the Credit Union.

PEFCU ATM Card You need to be at least 13 years of age,* have a Share (savings) account with a minimum \$5.00 balance, and be in good standing with the Credit Union.



VISA Debit Card Standard Design

Choose your design!



ATM Standard Design

① _____



② _____



③ _____



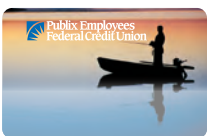
④ _____



⑤ _____



⑥ _____



⑦ _____



⑧ _____



⑨ _____



⑩ _____



*Ages 13–18 must have a Parent/Legal Guardian as a Joint Owner on the Account. †Account must qualify for this service.

Date _____

Application is for a PEFCU VISA Debit Card. Application is for a PEFCU ATM Card.

We are unable to process an incomplete application. Incomplete applications will be returned to be completed. By completing this application, you give permission to inquire into your credit history and agree to be bound by the terms and conditions of the agreement that will accompany your card.

Name _____ Credit Union Account # _____

Street Address _____

City _____ State _____ ZIP _____

Mailing Address (if different) _____

City _____ State _____ ZIP _____

Employer _____ Home Phone (_____) _____ Work Phone (_____) _____

Cell Phone (_____) _____ Date of Birth _____

Member's S.S. # _____

Joint Owner's Name _____ Joint Owner's S.S. # _____

Joint Owner's Employer _____ Home Phone (_____) _____ Work Phone (_____) _____

Joint Owner's Cell Phone (_____) _____

Signature of Member

Signature of Joint Owner

OFFICE USE ONLY

Date card(s) ordered _____ by _____
CIF/PAN # _____

Governing Law: I agree that this agreement shall be governed by the laws of the States of FL, GA, AL and SC and applicable Federal law, that venue for all legal proceeding shall be in Polk County, FL or Gwinnett County, GA, and to pay all collection costs, including attorney fees, court costs, and future interest as required by law. I understand I will receive a complete disclosure of terms and conditions associated with the VISA Debit Card or PEFCU ATM Card when I receive my card.

Card Service and Usage Charges

Point-of-Sale purchases at any merchant	Free
Cash Withdrawal Fee for Presto! ATMs*	.50
Cash Withdrawal Fee for other ATMs*	1.00
Balance Inquiry Fee for Presto! ATMs*	.25
Balance Inquiry Fee for other ATMs*	.50
ATM Deposit Item Rejected Fee	25.00
International Currency Conversion Fee (of the International Transaction Amount)	1%
International Transaction Fee (of the International Transaction Amount)	1%

PEFCU Isle of Service ATMs

No transactions fees
Cash or check deposits accepted
Cash deposits — no hold
Check deposits — The first \$600.00 of any one day's deposit(s) will be available for immediate withdrawal, the remaining funds will be on hold for two business days.

*Do not accept third party checks

With your PEFCU ATM Card or VISA Debit Card, long lines and inconvenient hours are a thing of the past. Also, there is less of an opportunity for loss or theft of money or checks.

If you switch to a VISA Debit Card, your PEFCU ATM card is voided. Your new VISA Debit Card does everything your PEFCU ATM card did, plus a whole lot more.

To take advantage of the convenience and security of the PEFCU VISA Debit Card or PEFCU ATM Card, simply fill out the application and send it in today!

Publix Employees Federal CU
ATTN: Card Services Dept.
PO BOX 1000
Lakeland, FL 33802-1000

*Six free ATM withdrawals per month. Above quoted fees are for each occurrence. When using an ATM other than PEFCU Isle of Service or Presto!, be aware of the surcharge fees that the financial institution is charging.