

VISA Check Card
Must have Credit Union Share Draft/Checking Account

ATM Card



Applicant		LAST NAME, FIRST NAME, MIDDLE INITIAL	
		STREET ADDRESS	
		APARTMENT NO./P.O. BOX NO.	
		CITY, STATE, ZIP CODE	
Second Applicant		LAST NAME, FIRST NAME, MIDDLE INITIAL	
Additional Card		<input type="checkbox"/> Check box if initial applicant wishes a second card.	

For Office Use
Do not detach.
IMPORTANT
Read cardholder agreement
opposite and remember to
sign your application.

RECORD YOUR PIN HERE

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No Q, Z or all zeros (0000) please.
Please select all letters or all
numbers

← **NOTE: Fill out either
line – not both**

FE Use Only **REMARKS**

Account Information	<i>If this is a joint application, be sure the accounts listed are the applicants' joint accounts</i>											
	TYPE	ACCOUNT NUMBER										
	Checking											
Savings												

***For a Visa Check Card, you must select a checking account and keep an available balance in that account to perform any Visa Check Card POS transaction. For a STAR Card, you may select either a checking or savings account.**

Signature(s) Required	I/we hereby acknowledge that I/we have received a copy of your STAR/Visa Check Card® Cardholder Agreement and that I/we have read, understand and agree to be legally bound by the terms and conditions of such Agreement. I/we also acknowledge receipt of the disclosure statement informing me/us of my/our rights under the Electronic Funds Transfer Act.			
	X		X	
	APPLICANT'S SIGNATURE	DATE	SECOND APPLICANT'S SIGNATURE	DATE

Financial Institution Use Only	SPECIAL HANDLING	TELLER INITIALS	Special Limits: For special limits, complete all of the fields below.					
	<input type="checkbox"/> (P) Pull Card <input type="checkbox"/> (D) Demo Card							
	VERIFIED BY	DATE						
	SPECIAL LIMITS <input type="checkbox"/> Check here if "Yes" If Yes, fill out section at far right							
	Overall Debit Limit	\$						
	Withdrawal Limit	\$						
	POS Purchase Limit	\$						

Boeing Helicopters Credit Union Cardholder Agreement

I/We, in consideration of Boeing Helicopters Credit Union ("you" or "your") issuing to me a Boeing Helicopters Credit Union VISA Check Card or Boeing Helicopters ATM card, hereby agrees to be legally bound by the following terms and conditions.

1. Accounts and Uses of Boeing Helicopters Credit Union VISA Check Card or Boeing Helicopters Credit Union ATM Card (hereafter referred to as CARD). I have the account(s) with you set forth on my application. I hereby request that you issue to me one or more CARDS to be used in connection with such accounts as described in this Agreement.

I understand that I may use the CARD at a STAR® ATM to: (1) withdraw cash from my account(s); (2) effect transfers to or from my accounts; (3) make or arrange for deposits to my account(s); or (4) receive information regarding the balance in my account(s).

I may also use the CARD at ATMs (automated teller machines) throughout the United States and in certain foreign countries that bear the PLUS SYSTEM® name and logo (PLUS SYSTEM® ATM) to (1) make withdrawals from, (2) effect transfers to or from, or (3) receive information regarding the balance in my checking or savings account(s) that are designated as the primary account of each such type on my application form.

I further understand that I may use the Boeing Helicopters Credit Union ATM/Check Card at any retail establishment ("Merchant") where STAR® or ATM/Check Cards are accepted to purchase goods and services and/or obtain cash where permitted by the Merchant ("Purchase"). If the transaction is processed using the ATM/Check Card capability, no personal identification number (PIN) is required to authenticate and validate the transaction. I, therefore, agree to take all responsible precautions that no one else has access to my ATM/Check Card. I may use the Boeing Helicopters Credit Union ATM Card where STAR® Cards are accepted. The ATM/Check Card purchase capability is not available with the Boeing Helicopters Credit Union ATM Card. If I use the CARD to make a Purchase (including cash received from the merchant) from my primary checking account, I am directing or ordering you to pay such funds to the Merchant.

I request that you provide me such additional services or access to other ATM systems or networks using the CARD which you may make available and which you advise me are offered in connection with my account(s) set forth on my application form. I agree that the uses of the CARD described in this Agreement shall be subject to the rules and regulations for each account, which is accessed by such CARD.

2. Use of PIN with the CARD. I understand that a STAR® ATM or a PLUS SYSTEM® ATM is an automated teller. It can and will perform many of the same tasks as a human teller. I acknowledge that the PIN which I use with the CARD is my signature, identifies the bearer of the CARD to the STAR® ATM, PLUS SYSTEM® or other network ATM and authenticates and validates the directions given just as my actual signature and other proof identify me and authenticate and validate my directions to a human teller. I also understand that a Merchant who accepts the CARD for a Purchase transaction may have an electronic terminal (Merchant operated or self-served) which requires the use of my PIN and when my PIN is used at a Merchant's terminal, it will authenticate and validate the directions given just as my actual signature will authenticate and validate my directions given to you. I acknowledge that my PIN is an identification code that is personal and confidential and that the use of the PIN with the CARD is a security method by which you are helping me to maintain the security of my account(s). Therefore, I AGREE TO TAKE ALL REASONABLE PRECAUTIONS THAT NO ONE ELSE LEARNS MY PIN.

3. Liability for Unauthorized Transactions. I AGREE TO CONTACT YOU AT ONCE if I believe the CARD(s) issued to me or

my PIN has been lost or stolen or money is missing from my account(s). I also agree that if my monthly statement shows transactions which I did not make, and I do not contact you within 60 days after the statement was mailed to me, I may not get back any money lost after that time. I AGREE THAT IF I GIVE MY CARD(s) AND PIN TO SOMEONE ELSE TO USE, I AM AUTHORIZING THEM TO ACT ON MY BEHALF AND I WILL BE RESPONSIBLE FOR ANY USE OF THE CARD(s) BY THEM.

4. How to contact Boeing Helicopters Credit Union. CONTACT US IMMEDIATELY if you believe your Boeing Helicopters Credit Union ATM/Check Card or Boeing Helicopters Credit Union ATM Card, or PIN has been lost or stolen or that an unauthorized transfer from your account has occurred or might, by phoning, and by confirming in writing to:

Boeing Helicopters Credit Union
501 Industrial Highway
Ridley Park, PA 19078
(800) 523-4175 or (610) 591-3435

If you notice unauthorized transactions on your statement, if you think a statement or receipt is wrong, or if you need more information about a Purchase listed on the statement or receipt, call (800) 523-4175 or (610) 591-3435.

5. Charges. I agree to pay the charges or transaction fees which are charged by you for these services or for services which may later be offered as such. Fees or charges may be imposed or changed from time to time.

6. Deposits. I agree that when I make a deposit at a STAR® ATM you have the right to collect that deposit before you make that money available to me. If I deliver cash, checks or other items to a STAR® ATM, I understand and acknowledge that the funds from my deposit may not be available for immediate withdrawal and that the availability of my deposit shall depend on your rules and regulations regarding the particular account in which I am making a deposit, the items that I am depositing and whether the deposit is made at a STAR® ATM that is owned by you or another financial institution. I also understand and acknowledge that not all STAR® ATMs may accept deposits and some STAR® ATMs may limit the amount of funds which may be deposited and you may not control these limits.

7. Liability. If the CARD is issued for a joint account, we agree to be jointly and severally liable under the terms of this Agreement and the agreement for such account.

I agree that if I make deposits to my account(s) with items other than cash (checks, drafts or other items) and you make funds available to me from such deposits prior to their collection, that you may deduct the amount of such funds from my account(s) which are not collected or, if the funds in my account(s) are insufficient at such time, I will promptly pay you any amount of such funds which are not collected.

8. Amendment of this Agreement: I agree that from time to time you may amend or change the terms of this Agreement including amendments or changes to add further CARD services or to amend or change the charges for these services. You may do so by notifying me in writing of such amendments or changes and my use of the CARD after the effective date of any such amendment or change shall constitute my acceptance of and agreement to such amendment or change.

9. Ownership. I agree that the CARD is your property and I will surrender it to you upon your request. I agree that the CARD is non-transferable.

10. Disclosures. I hereby acknowledge receipt of the disclosure statement informing me of my rights under the Electronic Fund Transfer Act and a copy of this Agreement.

The Only Card That Works Like A Check!

**BHCU ATM/ Check Card...
a convenient way to pay for
purchases and access your accounts.**

With your new BHCU ATM/Check Card,
you can pay for purchases at millions of VISA
and STAR® locations worldwide without:

- Writing a check
- Having to carry cash
- Building up a monthly credit card balance

You can also easily access your accounts for cash withdrawals at any ATM location with the STAR® or PLUS SYSTEM® logo.



It's Welcomed Almost Anywhere!

Any merchant that accepts VISA will accept your BHCU ATM/Check Card. Use it at restaurants, gas stations, clothing and grocery stores... anywhere you see the VISA Card logo.

It's Free!

There is no annual fee and no charge for VISA Card purchases. If the BHCU ATM/Check Card isn't right for you, but you still need a traditional STAR card, simply check "STAR Card" only on the enclosed application. With BHCU's ATM/Check Card you can make withdrawals, deposits, transfers and balance inquiries at ATM locations bearing the STAR or PLUS System logo and you can pay for purchases at merchant locations that accept STAR.

The Choice is Yours!



It's Convenient and Easy to Use!

Present your BHCU ATM/Check Card to the merchant, say "credit," sign the receipt and you are on your way! The funds are deducted automatically from your checking account. No checkbook to carry, no check to write, no ID to show, and there's no need to wait for check approval!

**BOEING HELICOPTERS
CREDIT UNION**

VISA Check Card and ATM Card APPLICATION

*Use it for cash or shop
anywhere you see ATM
or VISA card accepted!*



**BOEING HELICOPTERS
CREDIT UNION**

501 Industrial Highway
Ridley Park, PA 19078-1139

610-591-3435

FAX 610-591-4643

www.bhcu.org

24-Hour Audio Teller

610-591-6208

24-Hour Loan-By-Phone

866-564-2931

Hours

Monday – Thursday 10:00 am – 5:15 pm

Friday 7:30 am – 5:15 pm



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