



## ***Liberty Alliance FCU Money System Member Agreement***

I (we) request the **LIBERTY ALLIANCE FEDERAL CREDIT UNION** ("Credit Union") to issue the MONEY Card ("Card") subject to the following terms and conditions. The Card and Machines are provided solely as I convenience to Member(s) for making deposits and withdrawals, to share draft accounts, as encoded on the Card when issued. All terms and conditions of the written agreements between Credit Union and Member regarding those accounts apply to all transactions in which the Card is authorized for use.

The location and allowable usage of the machines shall be determined and/or changed by the Credit Union at any time without prior notice to the Member. The Card and security code remains the property of the Credit Union and the Credit Union may terminate the Member's right to use the Card and/or security code at any time. Upon the demand of the Credit Union, the Member will return the Card and security code to the Credit Union. The Card may be superseded by any renewal or replacement cards issued for that purpose by the Credit Union, but all rights and privileges extended under this agreement shall terminate on the expiration date to be determined by the Credit Union or the termination of agreement between Liberty National Rank of Louisville, Kentucky, and the Credit Union.

**MACHINE PROCEDURES:** The Machine shall be operated as set forth by the instructions furnished to the Member. The Machine will only be used to effect transactions the Credit Union programs the Machine to accept and subject to limitations of dollar amounts and frequency use as the Credit Union may from time to time determine. The accounts to be associated with the Machine will be those agreed to by the Member with the Credit Union as specified on the reverse of this agreement. Use of the Machine shall be evidenced by a record of each transaction. All Machine transactions will be verified by the Credit Union and entered on actual Credit Union account records. Deposit receipts are issued by Machine subject to verification and amendment by Credit Union to effect daily reconciliation of cash actually received. All transactions authorized under this agreement are considered as ordinary Credit Union procedure.

**MEMBER RELATIONS:** Credit Union's liability is limited to its undertakings in the separate written agreements governing use of the loan and/or savings accounts whose account identification numbers are encoded upon the Card at the time of issue, and no additional liability is created or warranty given, either expressed or implied, through issuance of the Card, these terms and conditions, or any regulations by Credit Union regarding its use or use of the Machine.

If the Member informs the Credit Union within two (2) business days, the Member can lose no more than \$50 if the Card is used without the Member's permission. If the Member does NOT tell the Credit Union within two (2) business days after learning of the loss or theft of the Card, and the Credit Union can prove it could have stopped someone from using the Card without permission if the Member had informed them, then the Member could lose as much as \$500. Also if the Member's statement shows transfers that the Member did not make, tell the Credit Union at once. If the Member does not tell the Credit Union within sixty (60) days (after the statement was mailed), the Member may not get back any money lost after the sixty (60) days >< the Credit Union can prove that it could have stopped someone from taking the money if the lost or stolen Card had been reported in time. If a good reason (such as a long trip or a hospital stay) kept the Member from reporting to the Credit Union, then the time period will be extended.

If Card is lost or stolen, Member shall notify Credit Union in writing by wire or letter to Liberty Alliance Employees Federal Credit Union, 2421 Members Way , Lexington , KY 40504 . Attn: Credit Union, telephone (859) 245-3777, Monday thru Friday 9:00 a. m. 4:00 p.m. except holidays.

**AGREEMENT:** I agree to the release of personal information to the extent where it is necessary for completing transfers, or in order to verify the existence and condition of my account for a third party, such as a credit

bureau or merchant; or in order to comply with government agency or court order, or if I give the Credit Union written permission.

**AMENDMENT:** All provisions of this agreement are subject to change by the Credit Union after written notice to the Member by mail, with postage prepaid, addressed to the Member at the latest address shown on the records of the Credit Union, effective at such later date as specified in such notice.

Member's retention of the Card after notice shall constitute agreement to all matters included within the notice.

The undersigned shall pay a fine in accordance with the Bylaws of said Credit Union if an installment is not paid when due and shall pay all costs or expenses incurred in the collection of any sum due hereunder, including reasonable attorney's fees.

*(If account is joint all parties must sign. Only Authorized Members are eligible for Card).*

\_\_\_\_\_  
Account #

\_\_\_\_\_  
Last, First MI

\_\_\_\_\_  
SS#

\_\_\_\_\_  
Last, First MI

\_\_\_\_\_  
SS#

\_\_\_\_\_  
Address

\_\_\_\_\_  
City, State Zip

MEMBER(S) Sign Here:

X \_\_\_\_\_

X \_\_\_\_\_

**Fax Both pages to 859-245-1994 or, deliver to your local branch office.**

<p><b>Credit Union Use Only:</b></p> <p>Share Acct # _____</p> <p>Draft Acct # _____</p> <p>Line of Credit _____</p> <p>Approved/Declined by:</p> <p>_____</p>
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<p><b>Credit Union Use Only:</b></p> <p>A. Accounts Available to you:</p> <ol style="list-style-type: none"> <li>1. Withdrawals from share draft</li> <li>2. Deposits to share draft</li> </ol> <p>B. Frequency of use of card:</p> <ol style="list-style-type: none"> <li>1. You may make _____ cash withdrawals from terminals each day.</li> </ol> <p>C. Limitation on dollar amount:</p> <ol style="list-style-type: none"> <li>1. You may withdraw up to \$ _____ from the machines each day (24-hour period).</li> </ol>
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