

The ALCON EMPLOYEES FCU VISA check card.



Use your Visa Check Card 24 hours a day to access your Credit Union accounts at ATM locations everywhere. Use your card instead of cash, credit or writing a check wherever Visa debit cards are accepted - millions of locations worldwide! The amount of purchase is simply deducted from your checking account.

The ALCON EMPLOYEES FCU ATM card.

An ATM card gives you instant access to your Credit Union accounts at more than 800,000 locations worldwide. Get cash and transfer between accounts 24 hours a day! You can even check your balance at any location displaying the NYCE, Plus or CO-OP symbol.

Request your new Alcon Employees Federal Credit Union Visa Check Card today!

APPLICATION

- Please send me an Alcon Employees FCU Visa Check Card.
(An Alcon Employees FCU checking account is required)
- Please send me an Alcon Employees FCU ATM card.

Account Number _____

Address _____

City _____ State _____ Zip _____

SIGNATURES: By signing below, the undersigned request(s) the described services and agrees to terms and conditions governing the services, as well as the Alcon Employees FCU account agreement, including any fees and charges. The undersigned agrees(s) that all information is accurate and authorizes the financial institution to verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency. If the undersigned does not qualify for a Visa Check Card, this is considered as an application for an ATM card.

APPLICANT

Name _____

Cell Phone _____

Personal Email Address _____

SS# _____ Birth Date ____/____/____

Signature _____ Date ____/____/____

CO-APPLICANT

Name _____

Cell Phone _____

Personal Email Address _____

SS# _____ Birth Date ____/____/____

Signature _____ Date ____/____/____

CARD #1- PERSONAL IDENTIFICATION NUMBER
Do not select "0000" or any part of your Social Security Number.

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CARD #2 -PERSONAL IDENTIFICATION NUMBER
Do not select "0000" or any part of your Social Security Number.

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ELECTRONIC FUNDS TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

(Detach this part and retain)

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for those transactions. You should keep this notice for future reference.

(1) CARD HOLDER'S LIABILITY

Telephone the Credit Union AT ONCE if your Card(s) and/ or code has been lost or stolen, then confirm your call with a letter.

- If you notify us of the lost or stolen Card(s) and/ or code within two business days, your loss is limited to no more than \$50 if someone uses your Card(s) without your permission.
- If you DO NOT notify us within two business days after you learn about the loss or theft of your Card(s) and/ or code, you could lose as much as \$500. Once a card is reported lost or stolen, our automatic tellers will disregard transactions if someone attempts to use it.

Additional Limit On Liability for Visa Check Card: Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Check Card(s). This additional limit on liability does not apply to ATM transactions or to transactions using your Personal Identification Number which are not processed by Visa.

c. Please review your account statements carefully. If they show Card(s) transactions you did not make, notify us at once. If you do not notify us within 60 days after the statement mailing date you may not be reimbursed for the withdrawal after 60 days.

d. NOTIFICATION PROCEDURES: If your Card(s) and/ or code has been lost, stolen, or an unauthorized transfer has taken place, call Alcon Employees FCU at (817) 551-8495 and write us at 6201 South Freeway Fort Worth TX 76134. BUSINESS DAYS TO REPORT PROBLEMS: The Credit Union's business days are Monday through Friday, excluding federal holidays. During non-business hours please call 1-800-500-1044 to report your lost or stolen card.

(2) TYPES OF TRANSFERS

For those accounts associated with your Card(s), you may use your Card(s) at Terminals to:

- Withdraw cash from checking accounts
- Withdraw cash from savings accounts
- Transfer funds between checking and savings accounts upon request
- Inquire as to the amount of your available balance
- Pay for purchases from merchants who have agreed to accept the Card(s) for that purpose

f. Access to savings accounts is permitted at ATM terminals only.

Some of these services may not be available at all terminals.

(3) LIMITATIONS ON TRANSACTIONS

You may withdraw a maximum of \$500 or your account balance (which ever is less) from an Automated Teller Machine (ATM) per day, per card. You may use your Check Card(s) to pay for goods and services at retail locations (point-of-sale) displaying the Visa symbol. We will charge against your account all purchases and withdrawals made with your Card(s). The use of your Card(s) to purchase goods and services will constitute a simultaneous withdrawal from and/ or demand from, your primary checking account. You cannot place a stop payment on any transaction made with your Check Card.

Illegal Use: You agree that you will not use and will not permit anyone else to use the card unlawfully, for any illegal purpose, activity or transaction. In addition to the limits on cash withdrawals at Terminals, you may use your Check Card to purchase up to \$1,000 in goods and services each day, as long as your available balance is sufficient to cover the aggregate of all purchases.

(4) DISCLOSURE OF CHARGES

We will charge you fees in accordance with the information found in the Credit Union's Truth and Savings brochure. The Credit Union reserves the right to make future changes in account and/ or Card(s) service charges, subject to our giving you notice as required by law.

NOTICE REGARDING ATM FEES BY OTHERS: If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/ or by an automated transfer network.

(5) DOCUMENTATION

You will get a receipt documenting the transaction at the time you make any transfer to or from your account using a terminal or make a purchase with your Card(s). Your regular checking and savings account statements also indicate transactions made with the Card(s).

(6) ERROR RESOLUTION

You must notify Alcon Employees FCU at (817) 551-8495 or 6201 South Freeway Fort Worth, TX 76134, of any errors as soon as possible after receipt of your statement. Such notification should be in writing to ensure proper handling.

- In the notice to the Credit Union, tell us your name and account number.
- Describe the error or the transfer you are unsure about; explain, as clearly as you can, why you believe it is in error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we will require that you send us your complaint or question in writing within 10 business days. We will tell you the results of our investigation within 10 business days (20 business days if the notice of error involves an electronic funds transfer during the first 30 calendar days after the first deposit is made to an account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if transfer was initiated in a foreign location, is a point-of-sale debit card transaction or if transfer occurred during the first 30 calendar days after the first deposit is made to an account) to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

If the Credit Union determines an error did occur, it shall promptly correct the error. If the Credit Union determines that an error did not occur, any "provisional" re-credit made to your account will be reversed.

SPECIAL ERROR RESOLUTION PROCEDURES FOR POINT-OF-SALE TRANSACTIONS (OTHER THAN FOREIGN-INITIATED TRANSFERS) In the case of errors or questions about point-of-sale transactions using your card, call or write us. We will tell you the results of our investigation within 5 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 90 days to investigate your complaint or question. If we decide to do this, we will credit your account within 5 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or questions in writing and we do not receive it within 10 business days, we may not credit your account.

(8) DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES

We will disclose information to third parties about your account or the transfers you make:

- Where it is necessary for completing transfers; or
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
- In order to comply with government agency or court orders; or
- If you give us your written permission.

(9) CREDIT UNION'S LIABILITY

The Credit Union may be liable to the member for all damages caused by the Credit Union's failure to make a transfer pursuant to your instruction except where:

- Member's account has insufficient funds to complete the transfers.
- The funds are subject to legal or other encumbrance.
- The Terminal has insufficient funds to complete the transfer.
- Federal Reserve Board, National Credit Union Administration or state banking regulations might prohibit such transfers.

The Credit Union may be liable for damages where it failed to properly credit deposits subject to the normal policies and procedures of the Credit Union. However, in no circumstances shall the Credit Union be liable for any damages where the error or failure is beyond our control (such as fire, flood or tornado) and the Credit Union exercised due care, or where a technical or mechanical malfunction was known to the member.

Also, in the case of any error or malfunction which was not intentional on the part of the Credit Union and resulted in a good-faith error, the Credit Union's liability is limited only to actual damages proved.

(10) FUNDS AVAILABILITY

Transfers made to your account will be reflected on your card the next business day.

INTERNATIONAL TRANSACTIONS: When you use your Card at a merchant or ATM in a foreign country, a fee of up to 2% of the transaction amount may be settled to your account. The current International Service Assessment (ISA) applies to all cross-border transactions.

The following information is a list of safety precautions regarding the use of Automated Teller Machines (ATM) and Night Deposit Facilities.

- Be aware of your surroundings, particularly at night.
- Consider having someone accompany you when the ATM or night deposit facility is used after dark.
- If another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction.
- Refrain from displaying your cash at the ATM or night deposit facility. As soon as your transaction is completed, place your money in your purse or wallet. Count the cash later in the safety of your car or home.
- If you notice anything suspicious at the ATM or night deposit facility, consider using another ATM or night deposit facility or coming back later. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, take your card and leave.
- If you are followed after making a transaction, go to the nearest public area where people are located.
- Do not write your personal identification number or code on your ATM card.
- Report all crimes to law enforcement immediately.



ALCON EMPLOYEES FEDERAL CREDIT UNION

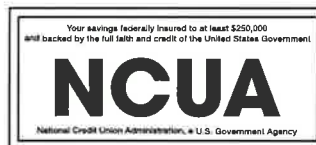
6201 S. Freeway

Fort Worth, Texas, 76134

Phone (817) 551-8495 • Toll Free (800) 235-6913

FAX (817) 568-7066

www.alconefcu.org



ATM/VISA CHECK CARD APPLICATION

It's Easy. It's Fast
It's Everywhere you go!

Introducing your new
ATM/VISA Check Card!

