

**ADDITIONAL BENEFITS/CARD ENHANCEMENTS** - The Credit Union may from time to time offer additional services to your card. Some may be at no additional cost to you and others may involve a special fee. You understand that the Credit Union is not obligated to offer such services and may withdraw or change them at any time.

**TERMINATION OF RIGHTS** - The Credit Union reserves the right to cancel your Card at any time. You may also cancel your Card at any time. The Card remains the property of the Credit Union. If either you or the Credit Union cancels your Card, you agree to return the Card to the Credit Union or destroy it upon the Credit Union's request. To protect your account security, we reserve the right to cancel a card due to inactivation for a period of 60 days, or inactivity for a period of 6 months or longer.

**WAIVER OF RIGHTS** - The Credit Union can delay enforcing any of the provisions under this Agreement or the law any number of times without losing its right to enforce them later.

**OTHER AGREEMENTS** - Except as stated otherwise in the Agreement, this Agreement does not alter or amend any of the terms or conditions of any other agreement you may have with the Credit Union.

**SEVERABILITY** - If any part of this Agreement should be found unenforceable, the remaining provisions of this Agreement shall remain in full force and effect. The Agreement is also binding upon your heirs, personal representatives and successors.

**Greater Nevada Credit Union**  
451 Eagle Station Lane  
Carson City, NV 89701  
Phone: (775) 882-2060  
Toll free (800) 421-6674  
For Fraud Disputes & Resources visit [GNCU.org/Fraud](https://www.gncu.org/Fraud)  
For Digital Card Resources visit [GNCU.org/Digital](https://www.gncu.org/Digital)

# Debit Card Agreement



In this Debit Card Agreement and Disclosure Statement herein called "Agreement", the words "you" and "your" mean each and all of those who agree to be bound by this Agreement. "Card" means the Greater Nevada Credit Union Debit Card and any duplicates, renewals, or substitutions issued to you. "Account" means your share draft checking account. "Credit Union," "we" or "us" means Greater Nevada Credit Union or anyone to whom the Credit Union transfers this Agreement. Your validation, retention, or use of the Card constitutes your acceptance of this Agreement. All transactions covered by this Agreement are subject to the terms and conditions of your Account agreements with us governing the affected Account, except as modified by this Agreement. Any future changes to your Account agreements may affect the use of the Card. Cardholder(s) hereby agree:

**RESPONSIBILITY** - You are responsible for all transactions you make with the Card or transactions you authorize another person to make with the Card. For example, you are responsible for transactions made by yourself, your spouse and minor children. You are also responsible for transactions made by anyone else to whom you give the Card, and this responsibility continues until the Card is recovered. You cannot disclaim responsibility by notifying us, but we will close the account for new transactions if you so request and return all Cards. Any person using the Card is jointly responsible with you for transactions he or she make and is jointly responsible for all transactions, including yours. You agree that you will not use your card for any transaction that is illegal under federal, state, or local law. If the balance in your account is not sufficient to pay the amount, we may treat the transaction as a request to transfer funds from another account, or if approved, your overdraft protection line of credit.

**LOST CARD NOTIFICATION** - If you believe the Card has been lost or stolen, you will immediately call Greater Nevada Credit Union at:  
(775) 882-2060 or (800) 421-6674,  
451 Eagle Station Lane  
Carson City, NV 89701 or  
Visa USA After Hours (800) VISA-911

**ATM TRANSACTIONS** - Some ATMs may have withdrawal limits different than the amount set forth herein. In the event a specific ATM is so limited, you may not be able to withdraw more than the cash limit of that particular ATM.

**USE OF THE CARD WITH SAVINGS or CHECKING ACCOUNT** - You may access your share draft/checking account(s) to purchase goods, pay for services get cash from a merchant (if the merchant permits), or from a participating financial institution, and conduct any transactions that a participating entity will accept. You may access your share savings account(s) to withdraw or deposit funds from any participating ATM.

Additional Card Usage Provisions:

- We charge \$3.00 for withdrawal transactions when utilizing a Non-Proprietary ATM
- You may not exceed \$500.00 per day in cash withdrawals from an ATM
- You may not exceed \$5,000.00 per day in point-of-sale transactions (Not authorized on savings only accounts)
- You may use your card to obtain information about the balance of your share draft checking and the balance of your share savings
- You may call us regarding changes on your card limits.

**VISA HEALTH SAVINGS ACCOUNT DEBIT CARD** - If approved, you may use your Health Savings Account (HSA) Debit Card to make qualified purchases for medical expenses. The IRS defines qualified medical and dental expenses. Funds to cover your purchases will be deducted from your Health Savings Account.

**RETURNS AND ADJUSTMENTS** - Merchants and others who honor the Card may give credit for returns or adjustments, and they will do so by sending us a credit transaction, which we will post to your account.

**FOREIGN TRANSACTIONS** - Purchases and cash withdrawals made in foreign currencies will be posted to your account in U.S. Dollars. The conversion rate to dollars will be made in accordance with the operating regulations for international transactions established by Visa International, Inc.

**EFFECT OF AGREEMENT** - This agreement is the contract which applies to all transactions on your card even though the sales, cash advance, credit or other slips you sign or receive may contain different terms. We may amend this agreement from time to time by sending you the advance written notice required by law. Your use of the Card thereafter will indicate your agreement to the amendments. To the extent the law permits, and we indicate in our notice, amendments will apply to your existing Account balance as well as to future transactions.