

Visa Check Card

transfers is provisional until the credit union receives final settlement through a Federal Reserve Bank or otherwise has received payment. If your credit union does not receive payment for a transfer, then the credit union is entitled to a refund from you in the amount credited to you on a provisional basis, and the originator of the transfer will not be considered to have paid the amount of the entry to your account. Your credit union is not obligated by the ACH rules to provide you with notice any time that it has received a transfer and made an entry to your account unless the credit union has otherwise agreed to do so.

It's an ATM Card... only better.

Wouldn't it be great if your ATM card could do even more for you? What if it allowed you to charge purchases against your credit union share draft account? That's the idea behind the CU24 Visa Check Card – the ATM card that works like a check wherever Visa debit is accepted.

Use the card instead of a check.

Where checks aren't accepted – such as restaurants and gas stations – or when you don't want to carry your checkbook, use your CU24 Visa® Check Card instead! Wherever you see the Visa debit, NYCE®, or PLUS® network symbols, simply present your card, and the amount of your purchase will be deducted automatically from your credit union share draft account.

Get cash worldwide.

The CU24 Visa Check Card is your ticket to instant cash! At thousands of ATMs worldwide, you can use the card to make withdrawals from your credit union share and share draft accounts. Use the card to transfer funds between accounts and check balances at the ATM, too.

Surcharge free!

There is an alliance of Maine credit unions who offer surcharge-free terminals. Just look for the Surf logo on credit union ATMs located throughout Maine.



To complement our statewide network, the CO-OP Network has 28,000 surcharge-free ATMs, including 9,000 deposit-taking ATMs across the country. Members can call 888-SITE-COOP for the automated CO-OP Network ATM locator or visit www.co-opnetwork.org for ATM locations within 10 miles of their home, office or travel destination.



To use your CU24 Visa Check Card at an ATM, simply follow the instructions shown on the screen.

1. Insert card.
2. Enter your Personal Identification Number (PIN).
3. Select transaction (cash withdrawal, deposit, etc.)
4. Enter amount.
5. Remove currency and/or acknowledgment slip.
6. Remove card.

To use your CU24 Visa Check Card at a Point-of-Sale terminal that accepts Visa debit, it's just as simple.

1. Run the card through the terminal.
2. Select a method of payment... and proceed as instructed.

NORSTATE FEDERAL CREDIT UNION
78 Fox Street
Madawaska, ME 04756

Return this application to:



Madawaska
Eagle Lake
Ashland
Van Buren
Fort Kent
Presque Isle

1.800.804.7555

www.norstatefcu.org



We Do Business In Accordance With the
Federal Fair Housing Law and the
Equal Credit Opportunity Act



This credit union is federally
insured by the National
Credit Union Administration



The Member-Friendly Financial Network