

EFFECT OF AGREEMENT - This agreement is the contract which applies to all transactions on your Account 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.

ADDITIONAL BENEFITS/CARD ENHANCEMENTS - The Credit Union may from time to time offer additional services to your Account. 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 also may 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.

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 at a later date.

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
NW Nevada 882-2060
Toll free (800) 421-6674

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 Check 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 makes, but if that person signs the Card, he or she becomes a party to this agreement and is jointly responsible for all transactions, including yours.

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 Ln., Carson City, NV 89701
Visa USA After Hours (800) VISA-911

USE OF THE CARD - You may access your share draft/checking account(s) to purchase goods (in person), pay for services (in person), 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.

Additional Card Usage Provisions:

- A \$2.00 charge per withdrawal is assessed at nonproprietary ATMs
- you may not exceed \$500.00 per day in cash withdrawals

from an ATM

- you may not exceed \$2,500.00 per day in point-of-sale transactions
- you may not exceed \$5,000.00 in Visa network/ merchant transactions
- You may use your card to obtain information about the balance of your share draft checking and the balance of your share savings

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 slip 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.

MERCHANT DISPUTES - We are not responsible for the refusal of any merchant or financial institution to honor your Card. The Credit Union is subject to claims and defenses (other than tort claims) arising out of goods or services you purchase with the Card if you have made a good faith attempt but have been unable to obtain satisfaction from the merchant or service provider and (a) your purchase was made in response to an advertisement the Credit Union sent or participated in sending to you or (b) your purchase cost more than \$50 and was made in your state or within 100 miles of your home.