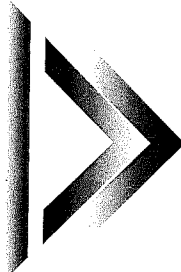


*Simplify your life  
with a  
Visa Check Card*



***for Cash!  
for Purchases!  
for Convenience!***

**Directors Choice  
Credit Union**

*Are  
you  
tired of  
digging for  
your checkbook,  
running out of  
checks, looking for I.D.,  
waiting for check approvals...  
?*

*Then it's time to Simplify your Life  
with a VISA Check Card.*



*A VISA Check Card allows you  
to pay for purchases or access cash  
directly from your checking account  
– without ever writing a check!*

**WHEN AND WHERE**

Use your VISA Check Card at ATM terminals to withdraw cash from your DCCU checking account as well as make purchases at merchant locations such as gas stations, grocery stores, restaurants or your favorite retail stores. You can use your VISA Check Card nationwide, anywhere the VISA logo is displayed.

It's quite simple! With the VISA Check Card you will never incur interest charges or cash advance fees.

Access your Cash...Shop with Convenience...Around the World...Anywhere



the VISA Logo  
is Displayed!

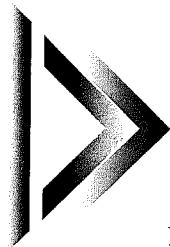
## HOW TO USE YOUR VISA CHECK CARD

### For Cash Withdrawals

- 1 Insert your card at your nearby ATM where a VISA logo is displayed.
- 2 Enter your PIN number.
- 3 Choose "CREDIT" for transaction type. (The transaction will NOT be treated as that of a credit card, and the funds will be deducted directly from your DCCU share draft checking account.)
- 4 Follow the screen prompts for cash withdrawals.

### For Purchases

- 1 Swipe your card at the merchant's terminal.
- 2 Choose "CREDIT" as the transaction type. (The transaction will NOT be treated as that of a credit card, and the funds will be deducted directly from your DCCU share draft checking account.)
- 3 Sign the printed receipt  
*and be on your way!*



### Criteria for Use

In order to apply for a VISA Check Card you must first have a DCCU Premiere or Member's Advantage share draft checking account. In order to complete the transaction, you must have the appropriate funds in your account. Your card limit will be equal to the amount you have in your share draft checking account.

### How to Apply

To apply for a VISA Check Card complete the application and return it to the Credit Union office. If you have a joint share draft checking account, two cards may be issued. Just complete the Joint Owner's Information section on the application. After you receive your card, you will receive a system generated PIN number in approximately one week.

### Keeping Track of Transactions

You should write each transaction in your check register just as you would if you were writing a check. Each month, all of your transactions will appear on your monthly share draft checking account statement.

### What to do if your Visa Card is Lost or Stolen

Call the Credit Union immediately at 1-800-593-5920 or if we are closed, call VISA immediately at 1-800-453-4270.

Visa Check Card Application DIRECTORS CHOICE CREDIT UNION

DCCU Account # \_\_\_\_\_  
 Member Name \_\_\_\_\_  
 Social Security # \_\_\_\_\_  
 Street Address \_\_\_\_\_  
 City, State & Zip \_\_\_\_\_  
 Mailing Address (if different) \_\_\_\_\_  
 Phone (Days) \_\_\_\_\_ (Eves) \_\_\_\_\_  
 JOINT OWNER INFORMATION  
 Joint Owner Name \_\_\_\_\_  
 Date of Birth \_\_\_\_\_  
 Social Security # \_\_\_\_\_  
 City, State & Zip \_\_\_\_\_  
 Mailing Address (if different) \_\_\_\_\_  
 Phone (Days) \_\_\_\_\_ (Eves) \_\_\_\_\_  
 Driver's License # \_\_\_\_\_

I/We are hereby applying for the Directors Choice Credit Union VISA Check Card and acknowledge that I/We agree to the terms and conditions of the VISA Check Card Agreement and the Electronic Services and Information Disclosure and any subsequent changes in terms and conditions that I/We understand that I/We will receive disclosures from the Credit Union upon approval of my/our application.  
 Member Sig: \_\_\_\_\_ Date \_\_\_\_\_  
 Joint Owner Sig: \_\_\_\_\_ Date \_\_\_\_\_