

PLEASE
PLACE
STAMP
HERE

Industrial Credit Union
One Liberty Square
Boston, MA 02109-4825

**Mail in
this
application
for your
FREE
VISA Check Card
and use it
to make
purchases
at over
15,000,000
locations
worldwide
wherever
VISA cards
are accepted.**

Member Services

- Totally FREE Checking with Interest
- FREE VISA Check/Debit Card
- FREE ATM use at One Liberty Square
- Surcharge-FREE ATM use at 2,500 SUM ATMs
- FREE Notary Public Service
- FREE Online Banking
- Free Mortgage Pre-Approval
- Discounts on select personal loans
- Equity Lines at Prime Minus 1% for Life
- VISA Credit Cards with no annual fee and a low annual percentage rate
- This Credit Union is insured by the National Credit Union Administration and the Massachusetts Credit Union Share Insurance Corporation
- We do business in accordance with federal fair housing law and the Equal Opportunity Act



Hours & Location

One Liberty Square
Boston, MA 02109-4825
617-742-1616 • www.icu.org
Monday - Friday 8 a.m. - 3:30 p.m.

“Banking Done Better”



Industrial Credit Union



(Rev. 11/03)

Introducing Our
Latest Convenience!

The New
Visa® Check Card!



ATM CARD

The **ICU ATM Card** will enable you to conveniently conduct routine transactions. With it, you will be able to withdraw cash and get information on your accounts 24 hours a day, seven days a week.

What Could Be Easier?

Accessing an ATM is easy. Once your application is approved and you receive your card and Personal Identification Number (PIN), you can use your new card. The PIN is a four digit number known only to you. When you insert your card into an ATM you will be instructed to enter your PIN. You cannot complete your transaction unless your PIN is entered correctly. Joint account holders will have separate cards and separate PINs.

Where Can I Use My Card?

You can use your card at any ATM displaying the NYCE® or CIRRUS® symbol. That's hundreds of thousands of ATMs worldwide.

What Transactions Can I Perform?

- Withdraw cash.
- Point-of-Sale purchases at select retail locations.
- Check your account balances.
- Transfer funds to and from your accounts.

VISA CHECK CARD

Today there's only one card you need to make purchases worldwide, **the ICU Visa Check Card**. Now, anywhere you see the NYCE or CIRRUS symbols, you can use your Visa Check Card instead of cash, checks or credit cards - and it even replaces your ATM card.

Why Use The Visa Check Card?

It is a quick and easy way to pay for purchases or services and have them deducted directly from your checking account. You won't have to write a check or show a driver's license – just hand over your Visa Check Card. It is accepted like a credit card anywhere VISA debit cards are accepted. Plus, you get a receipt for your records.

What Are My Added Conveniences?

- Quicker than writing a check. No other identification is needed.
- Worldwide acceptance. The Visa Check Card is accepted places where your personal checks are not.
- No interest payments. Use your Visa Check Card at your favorite restaurant or gas station and pay as you go.
- Shop by phone. With your Visa Check Card, you can simply call in your order and give them your card number.
- Peace of mind. In an emergency you're covered.
- Safety. Additional cash is as close as the nearest ATM machine.
- Detailed transactions on your monthly account statement. Keep your purchase receipts and compare for easy record keeping.

The ICU Visa Check Card - it's fast, simple to use and saves you time. Spend your time doing the things you enjoy! And, don't forget your Visa Check Card when you go!



Industrial Credit Union

IN ORDER TO ISSUE A CARD TO EITHER SIGNER OF A JOINT ACCOUNT BOTH OWNERS MUST SIGN.

ATM & VISA CHECK CARD APPLICATION

PLEASE PRINT

ATM Card Visa Check Card

Name _____

Address _____

City _____ State _____ Zip _____

Social Security No. _____ Date of Birth _____

Joint Name _____

Social Security No. _____ Date of Birth _____

Detach here

I wish to access the following accounts:

Checking # _____ Statement Savings # _____

I/We understand that I/we am/are the only individual(s) authorized to use the card and that use of the card signifies agreement to the terms and conditions set forth in the Initial Disclosure of Terms and Conditions of Electronic Fund Transfer Services. I/We authorize release of credit information to Industrial Credit Union. I/We understand that if I/we do not qualify for the Visa Check Card an ATM Card may be issued in its place.

Signature _____ Date _____

Signature _____ Date _____

Official Use Only	
Date received	_____
Approved (Y/N)	_____
Processed By	_____

Personal Identification Number (PIN)

This number belongs to you and is the key to the security of your accounts. Please select four (4) digits below and record in a safe place for your future reference. If you have any questions, please contact the credit union.

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SELF-MAILER: Please fold, moisten and seal. DO NOT staple. No envelope required.