

## Debit MasterCard

The convenience and protection you deserve—and benefits that can help you get more out of life. Because it's a debit card, you'll have safe and easy access to your money. So it's like having cash, but better. Access your funds anytime, anywhere. Make purchases anywhere Debit MasterCard® is accepted around the globe at more than 34 million locations—in stores, online, and over the phone. Track and monitor payments for better budgeting and control.

### MORE CONVENIENCE

**Better financial control than cash** - Purchase amounts are deducted from your checking account so you know exactly what you have available to spend.

**Ability to track spending easily** - Use your monthly checking account statement or your bank's online banking service to view your account statement for easy and fast record keeping.

**Automatic bill payment** - You can set up automatic payments of bills like utilities or rent, so what needs to get paid gets paid—on time, every time.

### BETTER PROTECTION

**MasterCard Global Service™** - for assistance virtually anytime, anywhere with your card-related questions such as reporting a Lost or Stolen Card, obtaining an Emergency Card Replacement or Emergency Cash Advance, finding an ATM location, and answering questions on your account.

**MasterCard Zero Liability\*** - Protects you against unauthorized purchases on your card should your card be lost or stolen.

### GREAT SHOPPING BENEFITS

**Extended Warranty Insurance\*** - Doubles the time period and duplicates the coverage of the original manufacturer's or U.S. store brand warranty for a maximum of one year.

**Price Protection\*** - If you find a lower price within 60 days of purchase, Price Protection guarantees you the best price on products purchased with an eligible card by refunding the difference.

**Satisfaction Guarantee\*** - Provides up to \$250 per product, if you become dissatisfied with the product within 60 days of purchase and the merchant will not accept a return.

### GERBER FCU DEBIT MASTERCARD FOR EVERYDAY

MasterCard debit cards are a smart, safe, and easy way to take care of all your purchases—both big and small. Use it anywhere Debit MasterCard is accepted, or to get cash at ATMs or cash back when you check out at many stores. Safer than carrying cash and you'll have greater peace of mind knowing that MasterCard debit cards are protected with MasterCard Zero Liability. Whenever your card is used, including in stores, online, or over the phone, you're not responsible for unauthorized purchases.\*

\*Certain terms, conditions, and exclusions apply. Contact Gerber FCU Member Service for complete coverage terms and conditions or call 1-800-MC-ASSIST (1-800-622-7747) for assistance.

### NOW WITH EMV CHIP TECHNOLOGY

Your new Gerber FCU Debit MasterCard will come with EMV chip-based technology that creates a unique code that makes card replication more difficult when used at a Chip enabled terminal. Visit [www.gerberfcu.com/emv](http://www.gerberfcu.com/emv) to find out more about EMV technology.

## ATM Cash Card

ATM withdrawals are deducted from account of your choosing. Access 30,000 surcharge-free ATMs displaying the Co-Op ATM logo, which includes 9,000 deposit-taking and 5,500 7-Eleven locations throughout the U.S. and Canada. To change your PIN or for more information about your card call Member Service at (800) 338-3746 option 2.

## Loans

Apply online at [www.gerberfcu.com](http://www.gerberfcu.com), in-person at any Gerber FCU branch, by mail or by phone!

### Vehicle Loans

Finance new or used cars, trucks, sport utility vehicles, vans, boats, RVs, and motor homes at great rates. Plus we offer pre-approved loans for members who wish to have their financing completed before shopping.

Searching for the right car? Visit [www.gerberfcu.com](http://www.gerberfcu.com) and enter the make and model of your desired vehicle under 'Find Your Car.' Access millions of cars in inventory, research and compare vehicles.

### CARFAX Vehicle History Report

This report offers salvage or flood history, total loss events, frame damage, accidents reported to CARFAX, mileage accuracy, number of owners, lemon/manufacture buybacks, recalls/major repairs, safety and reliability.

### GAP

Guaranteed Auto Protection program that helps pay off your remaining loan/lease balance if your vehicle is stolen or damaged and is deemed to be a total loss. GAP is inexpensive and can be included as a small addition to your monthly payment.

### Extended Warranty Coverage

Protect your investment from costly mechanical breakdowns with an extended service contract that gives you all the benefits and options you want at an affordable price.

### Personal Loans & Lines of Credit

Utilize our competitively priced unsecured loans for any purpose, from college tuition to consolidating debts. Flexible repayment plans available. No processing, annual or pre-payment fees.

### Savings Secured Loans

Borrow against your savings at reduced rates. Your deposits remain intact while the dividends you earn help offset the cost of your loan. No credit or income checks. Quick and easy approval process.

### Student Loans

We've partnered with Sallie Mae® to offer you the Smart Option Student Loan®. Competitive interest rates, flexible repayment options, and a choice of variable or fixed interest rates. For details click 'Student Loans/Scholarships' under Quick Links at [www.gerberfcu.com](http://www.gerberfcu.com).

### Skip A Payment

Now you can skip a payment for any month you choose! You may 'skip' each eligible loan one time per year. For details, visit [www.gerberfcu.com](http://www.gerberfcu.com) today.

### Debt Cancellation Loan Protection

Protect your loan payments with this voluntary loan-payment protection product that helps preserve your family's standard of living.

**Mailing Address:** PO Box 116, Fremont, MI 49412

**Local:** (231) 924-4880 • **Toll Free:** (800) 338-3746

**Fax:** (231) 924-6686 • **Email:** [memberservice@gerberfcu.com](mailto:memberservice@gerberfcu.com)

**Web:** [www.gerberfcu.com](http://www.gerberfcu.com) • **Locations** in Fremont & Newaygo



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Federally Insured by NCUA  
Equal Housing Lender NMLS# 644136  
Revision 8/10/2017 Marketing



## Debit & ATM Cash Card



**Fast Access To Your  
Cash At Millions Of  
Locations Worldwide!**



**GERBER FEDERAL  
CREDIT UNION**

[www.gerberfcu.com](http://www.gerberfcu.com)



## DEBIT / (ATM) CASH CARD APPLICATION

A Gerber FCU Debit or (ATM) Cash Card gives you access to your money 24 hours a day, every day. Use either card at ATMs displaying the Co-Op ATM, Plus, Pulse, Cirrus or Maestro logo to make deposits, withdraw cash and transfer funds between accounts. Use the Debit MasterCard at point-of-sale terminals throughout the U.S. conveniently located in grocery stores, malls, and shopping centers. To use an ATM: Insert your card, enter your PIN and follow the step-by-step instructions displayed on the screen. It's that simple! Be sure to save receipts from your ATM and purchase transactions so that you can enter the amounts into your checkbook. Visit [www.gerberfcu.com/locations](http://www.gerberfcu.com/locations) to find an ATM near you.

Access to your accounts will be yours in just two consecutive mailings. In the first, you will receive your Debit MasterCard or (ATM) Cash Card. In the second, you will receive a 4-digit Personal Identification Number (PIN) which is assigned to your card only. Do not throw this information away, this PIN will allow you to access your financial accounts at an ATM. Protect your accounts and do not write your PIN on your card or keep in your wallet. To change your PIN or for more information about your card call Member Service at (800) 338-3746 option 2.

It's easy to get your card, just complete this application and return to Member Service by mail or in-person.

Debit Card Application       (ATM) Cash Card Application

Primary Name:			SS Number:
Joint Name:			SS Number:
Mailing Address:			
City:	State:	Zip:	
Home Phone:	Cell Phone:		
Email Address:			
Member Number:	Mother's Maiden Name:		

Issue card for:     Primary Member     Joint Member     Both

This information is given to obtain the Gerber FCU Debit or (ATM) Cash Card and is true and complete. Gerber Federal Credit Union may verify the information given and obtain further information from a consumer credit report to assist in the review process. Gerber FCU may withdraw the offer if unable to verify the information I provide, or if a current report reflects certain adverse circumstances. When I or someone I authorize uses the Gerber FCU Debit or (ATM) Cash Card, I agree to the terms and conditions of the agreement that governs the use of the Gerber FCU Debit or (ATM) Cash Card.

Primary Signature:	Date:
Joint Signature:	Date:

TO BE COMPLETED BY GERBER FCU	
Link to: Savings _____ Share Draft _____	Order Date:
Cash Card ATM Daily Limit:	Debit Card ATM Daily Limit:
Approved By:	Date:
Applicant CARD#:	Joint Applicant CARD#:
	Debit Card POS Daily Limit: