



Enrollment Form

- Visa Check Card (ATM/debit card)
- Online Home Banking
- Electronic Bill Pay

5310 DTC Parkway, Suite H, Greenwood Village, CO 80111 • Phone 720-493-1270 • Fax 720-493-1604

Primary name: _____
First name Middle initial Last name

Joint name: _____
First name Middle initial Last name

Address: _____

City: _____ State: _____ Zip: _____ DOB: _____

SSN: _____ Home Phone: _____ Work Phone: _____

Mother's Maiden Name: _____ Email: _____

Electronic Funds Transfer Password: _____

IMPORTANT EFT DISCLOSURES:

1. **Visa Check Card PIN:** Keep your PIN in a safe place and do not share it with anyone. We do not have access to your PIN and cannot tell you what it is if you should lose or forget it. However, we will be able to have it mailed to you which could take another 4-5 days.
2. **Deposit Availability:** Your account balances are updated on the ATM and debit card networks between 2-3 p.m. MST each business day. If you make a deposit at the credit union after 2:00 pm MST, it will not be accessible by your Visa Check Card until after 3:00 p.m. MST the *following* business day.

If you make a deposit at an ATM before 3:00 p.m. MST, *generally* the funds will be available by the next business day. If you make a deposit at an ATM after 3:00 p.m. MST, *generally* the funds will be available by the second business day following the day of deposit. Keep in mind that this availability can vary depending on the frequency that the ATM owner services their ATM.

It is the member's responsibility to verify that deposits have been posted to their credit union account *before* they write checks or authorize debit card or ACH (electronic debits) transactions against their account balances.

3. **Online Home Banking:** Online Home Banking transactions made before 8:00 a.m. MST will be posted by 9:00 a.m. the same day. Transactions made after 8:00 a.m. will be posted by 9:00 a.m. the *following* business day.
4. **Transaction Fees:** Star Tech FCU does not charge a fee for any ATM, Online Home Banking or Electronic Bill Pay transaction. However, a fee may be imposed by (1) the owner of an ATM that you use or (2) by any national, regional, or local network used to complete the transaction. These parties are required by law to give you notice of these fees, when applicable, before you complete your transaction.
5. **Access Fees:** Star Tech FCU does not charge a fee for ATM, Home Banking or Electronic Bill Pay access.
6. **Courtesy Pay/Overdraft Coverage:** I agree to opt-in for courtesy pay/overdraft coverage for my ATM withdrawals and one-time debit card purchases. I realize I will be charged an overdraft fee if the credit union posts an ATM or debit card transaction to my account when there are insufficient funds and it causes my account balance to become overdrawn.

