

Debit Card Policy

Applicants must have a share draft (checking) account with HDFCU.

Applicants will be issued a debit card providing, they have had no NSF for at least six months and an acceptable rating from ChexSystems. A credit report may be obtained on debit card applicants.

When closing a draft account that has a debit card issued on it, all debit purchases and advances must clear and the card returned. There will be a five day waiting period before the account can be closed in order for all transactions to clear.

If an account should close and the member would like to reactivate their debit card, it could be reviewed in six months and if in good standing, the member could receive another debit card for \$10.00.

Any member who has caused the Credit Union a loss is not eligible.

There is \$200.00 maximum per day for point of sale and cash withdrawals. The credit union reserves the right to terminate a debit card at any time. The only amount available for debit card purchases and withdrawals, is the amount in the member's share draft (checking) account.

No ATM deposits are permitted or accepted by an ATM machine.

Account reconciliation will be provided upon request for a fee of \$5.00.

Any member who receives a debit card and becomes delinquent on their loan, or causes the Credit Union a loss will have their debit card blocked. The block can be removed at the credit union's discretion.

Any overdraft that can't be covered by the draft and/or share account will cause the debit card to be blocked indefinitely. The member will have to contact the credit union to make arrangements to cover the overdraft before the account will be reinstated.

Lost cards will be replaced for a fee of \$10.00.

Debit cards will not overdraft from savings. Money must be in checking. You have to call the credit union to have money transferred to your checking account to cover debit card transactions. **The fee for an overdrawn debit transaction is \$25.00.**