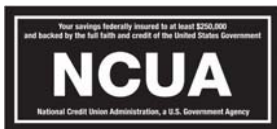


Important Check Card Tips!

- Never give your PIN number to anyone.
- Never write your PIN number on the card!
- To help reduce your liability, immediately report a lost or stolen check card by calling 1.800.500.1044.
- To avoid overdrawing your check account, arrange for overdraft protection from other credit union accounts. As soon as it is available, sign up for e-Branch!
- Keep receipts and enter your transactions into your check register as quickly as possible, just as if you were writing a check.
- Many merchants refer to check cards as "debit cards." However, when you go to do a transaction, try to do a "credit" transaction!
- If you want to obtain cash back from a merchant who accepts VISA, you will be required to use your check card like an ATM card.
- If the credit union determines that a member has been negligent or fraudulent in handling his/her check card, the member liability can increase to the limits provided by Regulations E & Z.



Apply Today!

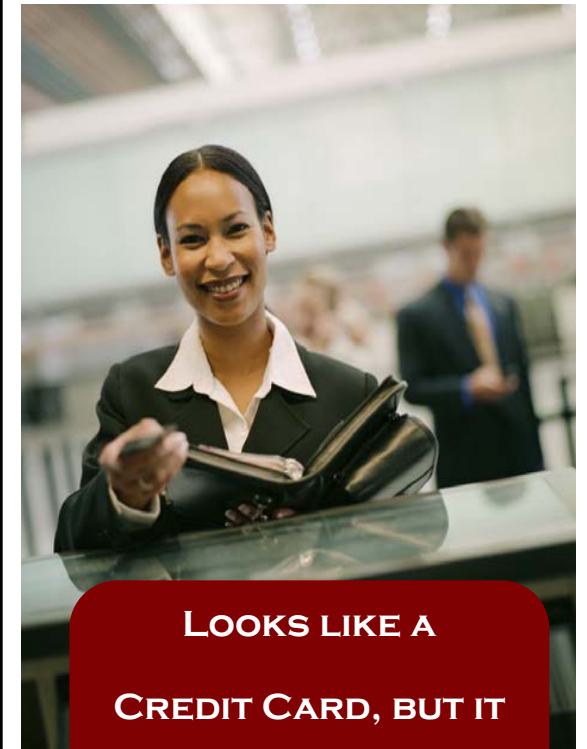
It's easy! Simply complete the application on the other side and carry, mail or fax it or secure an online application at: www.HolyRosaryCU.org.



The Holy Rosary Credit Union VISA Check Card is one powerful convenience tool. You'll find yourself spending less time at the cash register, making fewer trips to the ATM and carrying only one card to make a purchase or get cash!

Our VISA Check Card is a fast, convenient alternative to writing a check, and it's more secure than paying with cash. You simply present your Check Card, and the amount is deducted right from your checking account. It's as easy to use as a credit card, but you avoid interest charges since the money comes from your checking account.

Now you can have 24-hour access to your money!



**LOOKS LIKE A
CREDIT CARD, BUT IT
WORKS LIKE A
CHECK!**

VISA CHECK CARD



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