

Wave Debit MasterCard Application

Please complete both sides of this application. Then drop off, mail or fax (401-562-1290) it to us. Please do not submit through e-mail. If two cards are requested for a joint account, each account holder must fill out a separate application.

Primary Account Holder

Last Name _____

First Name _____ Middle Initial _____

Social Security # _____

E-Mail Address _____

Date of Birth _____

Address _____

City _____ State _____ Zip _____

Home Telephone () _____

Work Telephone () _____

Checking Account for Debit MasterCard

Account Number _____

Checking Suffix _____
(Checking required for purchases)

Savings Suffix _____
(Savings account is for ATM use only, not for purchases)

Continued on reverse side.

Savings & Investments

Personal Checking
Business Checking
E-Savings
Club Accounts
Individual Retirement Accounts (IRA)
Savings Certificates

Loans & Mortgages

Mortgages (Purchase & Refinance)
Equity Mortgages
New & Used Auto, Cycle, RV & Boat Loans
Personal or "Signature" Loans
Business Loans
Visa

General Services

Mobile Banking
Remote Deposit Capture
Wavenet Internet Banking & Bill Pay
Waveline Telephone Banking
RI Credit Union ATM Connection
Accel®, MoneyPass® and CO-OP® ATM Networks
Co-op Shared Branching
ATM/Debit MasterCard
Direct Deposit
Payroll Deduction
Wire Transfers
Notary Public
Savings Bonds
Safe Deposit Boxes

Financial Services*

Estate Planning
Business Owner Planning
Retirement Planning
Employee Benefits Planning
Insurance Planning
Education Funding
Disability Insurance
Long-Term Care Insurance
Investment Strategies

*Wave Federal Credit Union is neither a subsidiary of nor controlled by IFP/LFAC.

*Lincoln Financial Advisors Corp. and its registered representatives do not give legal or tax advice. Associates of Integrated Financial Partners, Inc. are registered representatives of Lincoln Financial Advisors Corp. Securities and investment advisory services offered through Lincoln Financial Advisors Corp., a broker-dealer (Member SIPC) and registered investment advisor. Insurance offered through Lincoln affiliates and other fine companies. Branch Office: 115 Glastonbury Blvd., Glastonbury, CT 06033.



Warwick, RI 480 Greenwich Avenue, 02886
1217 Warwick Ave., 02888

(401) 781-1020 • Toll Free (1-888-492-8328)



NMLS # 456114

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Wave Federal Credit Union

Yes! We Can Help You.

Ride the Wave to financial security. wavefcu.org

The innovative way to write a check... without writing a check!



With a Wave Debit MasterCard®, you can withdraw cash at locations worldwide. You may choose to withdraw from your Wave checking or savings account.

A Wave Debit MasterCard provides the same access to your checking or savings account. In addition, your card is good at retail or restaurant locations, telephone or Internet shopping where MasterCard is accepted. Purchases are deducted from your Wave checking account.

- Make purchases at over 13 million stores, restaurants, hotels, catalogs and Internet sites displaying the MasterCard logo.
- Obtain up to \$500 cash per day at locations throughout the US.
- Enjoy surcharge-free ATM banking through the MoneyPass and Co-Op Shared Branching networks.
- Make ATM withdrawals at participating Rhode Island credit unions absolutely FREE through the RI Credit Union ATM connection.

To apply for your Wave Debit MasterCard, simply fill out the attached application, drop it off or mail or fax it to us. Please do not submit through email.

Frequently asked questions:

Q. So...it's a credit card?

A. No, it definitely is not a credit card. It looks and acts like one, at least as far as the merchant is concerned. You must have the funds in your checking account or have cash reserve for the transaction to be authorized. NOTE: the merchant does not have access to your balance or account information.

Q. What if my card is lost or stolen?

A. You have to take the same precautions as you would with a credit or ATM card – think of any plastic card as cash! Call us immediately at 1-800-472-3272 if your card is missing. If you exercise reasonable care, you have not reported two or more incidents of un-authorized use within the preceding 12 months and your account is in good standing, your liability is \$0.

As a safety precaution you should change your password (PIN) approximately every 60 days.

If you forget your PIN, call us at (800) 992-3808 for assistance.

Q. How do I activate my new Card?

A. In order to use your new Debit MasterCard, you must first activate it at an ATM, using your PIN.

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I authorize Wave Federal Credit Union to verify this information and to request a credit report. I agree to be bound by the terms and conditions covered in the Electronic Funds Transfer Agreement and Disclosure provided with this application.

I understand that the Debit MasterCard is for qualified members only, subject to approval by Wave Federal Credit Union. If I am not approved for a Debit MasterCard, I will accept a Limited (pin-based only) Debit MasterCard if offered instead.

I understand that this is not a credit card, and that the dollar amount of purchases made with this card will be deducted from my Wave FCU checking account and/or cash reserve line of credit only.

Signature: _____

Date: _____

OFFICE USE ONLY 1/15

NSF-This Year: _____ NSF-Last Year: _____

Cash Reserve: Yes: No:

DDA#: _____ Average Balance: _____

By: _____

Approved By: _____

Card Ordered By: _____

Date: _____

Card #: _____

EFT Disclosure

Additional checking and/or savings accounts are for ATM use only, not for purchases.