



CENTURY
CREDIT UNION

636-464-5037 • 1-800-880-0640
Fax 636-464-5039
3920 Jeffco Blvd. • Arnold, MO 63010
1540 Lemay Ferry Rd. • St. Louis, MO 63125

Complement your Check Card with Overdraft Protection!

Qualified members may apply for up to \$1,000 in Overdraft Protection. This is not a credit card but an emergency line of credit which can help you out if funds are low in your Checking Account. To apply, just complete the quick application below and return it with the Check Card request on the back.

Subject to approval. Not required for Check Card.

Member Name _____

Joint Owner Name _____

Century Account Number _____

Employer _____

Date of Hire _____ Gross Monthly Income _____

Monthly Mortgage/Rent Payment _____

X
Signature _____

X
Joint Signature _____

Return this side to the credit union.
Keep this side for your reference.

Contact "Phone PIN" if you would like to select your confidential personal identification number.

Use ATMs with your Check Card and a four-digit personal identification number (PIN). You may select your PIN using a touch-tone telephone—within 48 hours of submitting your Check Card application—in about 60 seconds. It's easy, and it's free!

Just dial 1-800-684-8114, and...

Phone PIN: "Welcome to Faraday Phone PIN. Please enter your reference number now. When you are done, press star."

YOU: Enter the 6-digit reference number listed below followed by your Social Security Number (fill in the blank boxes), and press the star (*) key on your phone key pad.

4	1	7	0	3	4										*
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Your Social Security Number

Phone PIN: "The number you entered was 4-1-7-0-3-4...(repeats reference number). If this is correct, press 1. If incorrect, press 2."

YOU: Enter 1 if correct, or 2 if incorrect.

Phone PIN: "Please enter the four-digit secret code you have chosen."

YOU: Enter your four-digit secret code. (For security purposes, do NOT keep your PIN with your new card. Memorize it.)

Phone PIN: "The number you entered was (repeats four-digit secret code). If this is correct, press 1. If incorrect, press 2."

YOU: Enter 1 if correct, or 2 if incorrect.

Phone PIN: "Thank you for using Phone PIN." (You will hear this if your PIN selection was successful. If not, you will be prompted to re-enter your secret code.)

YOU: Hang up the phone AFTER you hear "Thank you for using Phone PIN."

You should receive your card in 7-10 business days, after applying and making this call.

Go & Check-Free!

And "E" the Difference!

Finally, the Check Card that does it all!

- Worldwide acceptance
- Purchases wherever the VISA logo is displayed
- ATM withdrawals and transactions
- Travel reservations
- Itemized checking statements
- Fraud protection

All with the Century
Check Card and your
checking account!

Century Credit Union introduces the Check Card. Just “C” the difference!

Convenience Leave your checkbook at home and cruise through checkout lines with no hassles or hang-ups. Experience the difference of the Century Check Card.

Credit Card? Not exactly! The Check Card withdraws funds from your checking account at the time of purchase. No bills to pay off! But the VISA name gives you worldwide acceptance—anyplace you’d use a credit card.

Consumer Protection Be sure to select **CREDIT** for “transaction type” and sign your sales slip to enjoy VISA’s Zero Liability protection against unauthorized purchases. It’s safer than cash or checks!

Confidential No need to produce ID or share your address and phone number printed on your checks.

Complete One Century Check Card does it all. Make purchases with merchants displaying the VISA logo (select **CREDIT**), or use the card to make ATM withdrawals and transactions (use your personal identification number).

Care-Free Checking Itemized monthly statements, including merchant names, make record-keeping easy. And think of what you’ll save on check reorders!

Maximize the Value of Your Century Check Card

Remember to select **CREDIT** for transaction type—just look for the “C” on your Century Credit Union Check Card—and ensure your protection with every purchase!

Questions? 636-464-5037 or 1-800-880-0640

Complete this application
and go Check-Free!

- YES, please send me a Century Check Card.**
 I need to open a Checking Account.

Name _____

Account No. _____

Address _____

City/State/ZIP Code _____

Daytime Telephone _____

By signing below, I agree to be liable for all transactions of any kind performed by me or anyone to whom I entrust my card. I also agree that use of my card constitutes consent to the effective rules and regulations. I certify that I have received, read and understand my rights, responsibilities and liabilities under Regulation E.

X
Signature _____

- Please issue a Century Check Card to Joint Owner.*

Joint Name _____

X
Joint Owner Signature _____

Your Personal Identification Number (PIN) for use with your Check Card at ATMs will be automatically generated by computer and sent separately from your card.

If you would like to select your own PIN, check this box and do the following:

1. Mail or fax your Check Card application to the credit union.
2. Within 48 hours of applying, contact the toll-free Phone PIN Selection Hotline and follow the procedures listed on the back of this brochure. You will need your Social Security Number. Your Check Card will be mailed after your call.

- I would also like to apply for Overdraft Protection. I understand that this is an emergency line of credit that is tied to my checking account and subject to approval. I have completed the application on the back of this form.

Return this side to the credit union.
Keep this side for your reference.