

MEMBER CARD DEBIT CARD/PERSONAL IDENTIFICATION NUMBER AGREEMENT**ACCOUNT NO.****MEMBER CARD DEBIT INFORMATION****CARDHOLDER NAME :****CARD NUMBER :****CARDHOLDER ADDRESS :****CARD STATUS**

(FOR CREDIT UNION USE ONLY) COMPLETE ALL APPLICABLE SPACES*

 NEW CARD **REPLACEMENT CARD** **NEW PIN****PIN SERIAL NUMBER :** _____**ENTERED BY :** _____**VERIFIED BY :** _____

*Some Items may not be applicable in your province.

MEMBER CARD DEBIT CARD INDEMNIFICATION AGREEMENT

I acknowledge that the provision of a Debit Card and Personal Identification Number ("PIN") to the above Member is a benefit to me, and in consideration of the Credit Union having so provided a Debit Card and PIN at my request. I promise to indemnify the Credit Union for all Liability of the Cardholder to the Credit Union outstanding from time to time under this Agreement.

I agree that the Credit Union shall be at liberty to act as though I were the holder of the Debit Card and the owner of the PIN and may treat me as the person primarily liable under this Agreement. I expressly waive any and all rights I might otherwise have as surely, either at law or in equity.

RECEIPT OF COPY OF AGREEMENT

I acknowledge the receipt of a true copy of this agreement signed by me upon initiation of PIN-based Debit Card service and acknowledge further that this agreement does not require signature by the Credit Union to be effective and binding on both parties. I also agree to keep a copy of this agreement under my own records.

Print Name of Indemnitor_____
Signature of Indemnitor_____
Date_____
Print Name of Witness_____
Signature of Witness_____
Date

*An Indemnitor is a person who agrees to the terms and conditions of the Agreement on the Applicant's behalf. Only required in certain cases.

THE AGREEMENT

In consideration of Korean (Toronto) CREDIT UNION LIMITED (hereafter called the "Credit Union" providing me with the use of a credit union electronic transaction card (the "Debit Card"), a Personal Identification Number ("PIN") for use with the Debit Card, and the right to use the Debit Card for such purposes as may be authorized by me credit union from time to time, I agree to the conditions of the Debit Card/Personal Identification Number Agreement (the "Agreement") printed on the reverse of this page.

Print Name of Witness_____
Print Name of Applicant_____
Signature of Witness_____
Signature of Applicant_____
Date_____
Date

Note : Since each Debit Card is personal to each individual member, where more than one Debit Card is issued to be used in connection with a Joint Account, each account holder must sign a separate MEMBER CARD Debit Card/Personal Identification Number Agreement From #012065(More than one Debit Card can only be issued if any of the account holders, acting alone, may authorize debit transactions.)