



ATM PREMIER CASH CARD

Use your new PEARL HAWAII FEDERAL CREDIT UNION ATM PREMIER CASH CARD at any First Hawaiian Bank ATM within the State of Hawaii and at supermarkets and restaurants displaying the ACCEL logo.

Additionally, you have the privacy and complete security of your Personalized Identification Number (PIN), which allows you access to your accounts. The PIN is selected and known only by you.

Types of terminal service available: I can use my card at terminals for the following purposes, to the extent allowed by law and so long as the terminal is able to perform the transactions.

- A) Withdraw cash from my account.
- B) Check the current balance of my account.
- C) I can use my card and Personal Identification Number (PIN) to withdraw cash from my savings account by selecting this feature on the First Hawaiian Bank ATM or any other ATM.

Terminal Transactions:

- A) **Withdrawal limitations.** I understand that I may withdraw up to \$600.00 from a First Hawaiian Bank ATM or any other ATM, each time I use my card and I cannot withdraw more than \$600.00 from a First Hawaiian Bank ATM or any other ATM in any one day.
- B) **Charges for use of terminals.** I will not be charged for the first 5 transactions per month at a First Hawaiian Bank ATM thereafter I will be charged the following:
 - 1. \$1.00 for each withdrawal or denial
 - 2. \$1.00 for each transfer or balance inquiry

I further agree that you may change these charges or add new charges from time to time. You will inform me of these changes. I authorize you to deduct the charges from my account.

First Hawaiian Bank ATM dispense cash in increments of \$20.00. The increments in which cash is dispensed will vary with the terminals that are used.

- C) **Authorized use.** I will be liable for all withdrawals and other transfers by any authorized use of my card in a terminal. I agree that by disclosing my pin to someone I will be liable for any withdrawals performed by that individual.

PHFCU may terminate my right to use my card at any time without notice, I agree that the card is PHFCU property and to deliver it back to PHFCU on demand.