

The Neffs National Bank Visa® Debit Card Application

Applicant Information	Last Name	First Name, Middle Initial	Date of Birth	Social Security Number
	Street Address		Apartment No. / P.O. Box No.	
	City	State	Zip	
	Home No.	Cell No.	Email	

Account Information	PRIMARY CHECKING(101)	CHECKING(102)	CHECKING(103)
	PRIMARY SAVINGS(201)	SAVINGS(202)	SAVINGS(203)

Signature Required	<p>By using the Visa® Debit card I agree to all the terms, disclosures, and conditions as set forth in the Visa® Debit Card Cardholder Agreement and Electronic Funds Transfer Disclosure. I agree, for my protection, to take reasonable precautions with my PIN numbers/letters. I will keep my PIN confidential and will make record of it in a safe place that will remain separate from my card. I agree to any amendments to these agreements which may be made from time to time and understand that excessive NSF violations may result in The Neffs National Bank closing this card or account. I also understand that the decision to grant this request for a Visa® Debit Card will be based on deposit account history or a debit bureau report.</p>		
	X	_____	_____
	APPLICANT'S SIGNATURE		DATE
	X	_____	_____
CO-SIGNER'S SIGNATURE (if applicable)		DATE	

Bank Use Only

Card Number _____

Electronic Banking Dept Only:

Approved Denied By: _____

Comments:

Rec'd By: _____ Date Rec'd: _____ Br #: _____

Comments:

Date Ordered: _____ By: _____

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Visa® Debit Card Cardholder Agreement

The person (Cardholder) whose name appears on the face of The Neffs National Bank Visa® Debit Card (referred to as the Card), by retaining or using such Card, agrees with The Neffs National Bank (Bank) as follows:

1. Use of The Neffs National Bank Visa® Debit Card.

To receive the full benefits listed you must have a checking account as primary on the Card. If the Card only has a savings account you will be limited to transactions conducted at ATMs.

You may use The Neffs National Bank Visa® Debit Card everywhere Visa® debit cards are accepted and at any STAR, Plus or Allpoint automated teller machine. You, the Cardholder, authorize The Neffs National Bank to debit or credit your designated checking, money market, and/or savings account (Account) for the amount of each cash withdrawal from an authorized financial institution or automatic teller machine, each funds transfer, or each purchase transacted with The Neffs National Bank Visa® Debit Card. Point of Sale transactions will only be deducted from your Primary Account (Checking Account) that you listed in your application with the bank.

If you present your Card for a purchase before the merchant knows the amount of your final purchase, the merchant may pre-authorize your purchase. Examples of a pre-authorized purchase include a pay-at-the-pump fuel purchase, a car rental, a hotel reservation, or a restaurant bill. The amount the merchant pre-authorizes may be greater than your final billed amount. If your account does not have sufficient funds to cover this pre-authorized amount, your account will either be denied or given partial authorization.

Foreign Currency Transactions. If you make a transaction in currency other than U.S. dollars, Visa® will convert the charge or credit into a U.S. dollar amount. The conversion rate will be determined using Visa® currency conversion procedures that are disclosed to institutions issuing Visa® cards. Visa® uses a currency conversion rate of either: (1) a wholesale market rate, or (2) government-mandated rate plus a 1% currency conversion fee.

2. Terms Applicable for The Neffs National Bank Visa® Debit Card.

Automatic Teller Machine Charges. You will be charged a \$1.50 transaction fee each time you use your Card to withdraw cash from an automatic teller machine not owned by The Neffs National Bank.

Deposit Availability. The first \$225 of a deposit made at an ATM machine is available immediately; the remaining deposit amount will be available on the next business day. Any deposits made after 3:00 pm are considered to be on the next business day.

Revocation of Card. The Neffs National Bank may revoke your Card at any time. All Cards are the property of The Neffs National Bank and must be surrendered to The Neffs National Bank upon request.

If Card is lost or stolen. If your Card or Personal Identification Number is lost or stolen, promptly notify The Neffs National Bank by calling **610-767-3875** during normal business hours or **1-888-297-3416** after hours.

Legal Transactions. You will only use your Card for transactions that are legal where you reside. For example, Internet gambling transactions may be illegal in your state. Display of a Visa/MasterCard logo by an online merchant does not mean that an Internet transaction is legal where you live. Bank will not be liable if you engage in an illegal transaction.

Rules for Use of Card. Your use of the Card and your Account are subject to this Agreement, the Electronic Funds Transfer Disclosure and all Bank Account agreements applicable to your account. If a Card is issued for a joint account, you agree to be jointly and severally liable. The Neffs National Bank is not responsible for the failure of any merchant, financial institution or any automatic teller machine to complete a transaction with your card.