

The Neffs National Bank Visa® Business Debit Card Application

Business Information

Business Name: EIN:

Business Address:

City: State: Zip Code:

Business Email: Business Phone:

Authorized Signer Information

Name: Social Security Number:

Address: City:

State: Zip: Email:

Home Phone: Cell Phone: DOB:

Account Information

Primary Checking (101): Primary Savings (201):

Secondary Checking (102): Secondary Savings (202):

Signature Required

By using the Visa® Business Debit Card I agree to all the terms, disclosures, and conditions as set forth in the Visa® Business Debit Card Cardholder Agreement. 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® Business Debit Card will be based on deposit account history or a debit bureau report.

X _____

APPLICANT'S SIGNATURE TITLE/POSITION 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: _____

The Neffs National Bank Visa® Business Debit Card Application

Visa® Business Debit Card Cardholder Agreement

In this The Neffs National Bank Visa® Business Debit Card Cardholder Agreement for business debit card(s) (this Agreement) the words “we”, “our”, and “us” mean The Neffs National Bank and the words “you” and “your” mean the Company which has signed and submitted a Neffs National Bank Visa® Business Debit Card Application, asking us to issue The Neffs National Bank Visa® Business Debit Card(s) in its name for use by its authorized offices, agents, employees or representatives (the “authorized users”)

AGREEMENT. This agreement governs the use of the Cards and associated Personal Identification Numbers (PINs) by the Authorized Users to make purchases for business-related cash withdrawals we may make available to you. By signing the Application, you consent to be bound by the terms of this Agreement, and you will be responsible for the payment of all transactions arising from the use of any Card issued at your request.

ISSUANCE OF CARD. If approved, we will issue to you a Neffs National Bank Visa® Business Debit Card(s), which we will collectively call your “Card.” Your Card may be used to access the Account that is linked to the Card (“Linked Account”). You will need to activate your Card before you use it, following the instructions accompanying the Card. We will issue you a PIN that must be used with the designated Card for transactions that require the use of a PIN. Each Card and PIN issued is unique to the business owner and/or authorized user. Your PIN should be memorized. Make sure not to write the PIN on the Card or anywhere else which may be carried on your person. If you forget your PIN, contact the bank to issue you a new one. By signing your Application, you represent that all of the information in it is true and correct, and you authorize us to verify the information in your Application

BUSINESS PURPOSE. By signing the Application, you agree and warrant to us that all Cards issued by us to the Authorized User shall be used solely for business and commercial purposes in connection with the Account, and that no consumer use of any Card shall be permitted under any circumstances. You further agree that any consumer use of any Card shall be immediate grounds for termination of this Agreement. You agree to provide written instructions to all Cardholders that the Card shall not be treated as a consumer card under the provisions of state and federal laws. We do not monitor transactions to determine their purpose. We assume all transactions are for business purposes. **YOU ACKNOWLEDGE AND AGREE THAT THE CARDS ISSUED UNDER THIS AGREEMENT WILL NOT BE TREATED AS CONSUMER ACCESS DEVICES UNDER THE PROVISIONS OF THE ELECTRONIC FUNDS TRANSFER ACT OR ANY OTHER STATE OR FEDERAL LAW. YOU AGREE TO ACCEPT ANY ADDITIONAL RISK ASSOCIATED WITH THE USE OF THE CARDS AND AGREE TO ASSUME THE LIABILITY DESCRIBED IN THIS AGREEMENT.**

AUTHORIZED USERS. Each Card issued pursuant to this Agreement will bear your name as well as the name of the Authorized User. Each Authorized User must sign their Card prior to its first use. The word “use” shall include any presentation of the Card or disclosure of the PIN in any manner, which permits any person to purchase goods and services or to obtain cash. Only those persons designated by you as Authorized Users shall be authorized to use a Card. **You may cancel a Card by calling us at 610-767-3875 during normal business hours or 1-888-297-3416 after hours.**

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 1% currency conversion fee.

ERROR RESOLUTION. You agree to examine your receipts and periodic Account statement using ordinary care and to report any discrepancies or errors to us within a reasonable time. If you do not tell us within 60 days after the statement was mailed or made available to you, we will be entitled to treat such information as correct. We will only credit your account for errors or problems as required by law. If you provide us with timely notice of an error or problem in your periodic statement we will investigate the matter and notify you of the results as soon as reasonably possible under the circumstances and in accordance with the prevailing operating rules of Visa®. You may ask for copies of the documents that we used in our investigation.

VISA® BUSINESS DEBIT CARD ZERO LIABILITY. Visa’s Zero Liability Policy provides you with protection against unauthorized Visa® Business debit card transactions processed through the Visa® network. The Zero Liability provisions do not apply to ATM or certain commercial card transactions, PIN-based transactions or transactions not processed by Visa®.

The Neffs National Bank may exclude from the Zero Liability policy a transaction made by a person authorized to transact business on the account and/or a transaction made by a cardholder that exceeds the authority given by the account owner.

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.

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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 and all Bank Account agreements applicable to your account. 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.