

IROQUOIS FARMERS STATE BANK

ATM/CHECK CARD APPLICATION

Applicant Name: _____

Address: _____

Home Phone #: _____ Work Phone #: _____

Social Security Number: _____

Birth Date _____

Co-Applicant Name: _____

Social Security Number: _____

Birth Date _____

Account (s) number (s) cards will be attached to:

_____ savings or checking

_____ savings or checking

Applicant's signature _____

Co-Applicant's signature _____

Date _____

All applicants are subject to credit approval. **Trans Union Credit Services** will be used to review new account applications.

Office use only: Officer Approval _____ Date _____

IROQUOIS FARMERS STATE BANK

New Check Card Services

To serve you better

We are extremely pleased to inform you that you have been approved for an Iroquois Farmers State Bank Check Card. With this new card, you will have the ability to access your funds even when the bank is not open. This card will allow you to obtain cash at any ATM machine, which is connected through Plus, Accel and Star Systems. Purchases may be made with retailers who have access through VISA. You may make cash withdrawals from savings or checking, **however retail (point of sale) transactions can be made only from your checking account.** Retail transactions may be handled in the same manner as a regular credit card would be (as a credit transaction), however the funds will be debited from your checking account. **Remember, using your debit card is like paying with cash. You cannot place a stop payment on a debit card transaction.** You may also make a retail payment as a debit transaction in which case you will need to use your PIN. We sincerely hope that this new service increases the convenience with which you can make regular purchases, access cash, inquire on balances, or transfer between accounts. If you have any questions, please feel free to call us at 815-429-3337.

How to Start Using Your Card

1. Validate your card by signing the back where indicated.
2. Memorize your personal identification number (PIN). **Do not write it on your card or reveal it to anyone.**
3. Your card will be activated by a telephone activation service as indicated on your card.
4. To transact through an ATM simply follow the instructions on the machine.
5. To use your card with a retailer simply swipe or insert your card into the retailer's machine, choose credit as your transaction, and the retailer should take it from there. Or you may use your card as a debit transaction and use your PIN.

Federal Electronic Fund Transfer Act Disclosures

Accessibility:

Your ATM/Check card will allow you to access your account at any Plus, Accel and Star System ATM to be used for cash withdrawals and account balance inquiry 24 hours a day. Debit card (point of sale) transactions may be negotiated at any business, which accepts VISA.

Disclosure Statement and Agreement:

This disclosure applies to all electronic funds transfer (EFT) activity occurring as a result of the use of your ATM/Check card. Activation of this card indicates that you have agreed to the terms of the disclosure. Each individual who receives and uses a card agrees to use the ATM/Check card only for the purpose authorized by the bank in accordance with this agreement.

Available Services and Limitations:

You may use your card to:

1. Withdraw cash from your checking or savings account.
2. Inquire about your account balance (this will reflect only your available balance for withdrawal at that time).
3. Pay for purchases **(through your checking account)** at places that have agreed to accept the card.
4. Pay bills directly from you checking account in the amounts and on the days you request. Some of these services may not be available at all terminals.

Limitations:

1. Limitations on frequency of transfers:
 - a. You may make only 15 cash withdrawals each day.
 - b. You can use your point-of-sale transfer service for 20 transactions each day.
 - c. For security reasons, there are limits on the number of transactions you can make using ATM terminals, point-of-sale transfer service or debit cards.
2. Limitations on dollar amounts of transfers:
 - a. You may withdraw up to \$300.00 (\$100.00 if Host is Offline) from ATM terminals each day.
 - b. You may buy up to \$1,000.00 worth of goods or services within a given three day period by using the VISA check process for point-of-sale transactions at participating Vendors.
 - d. With Plus, Accel and Star Systems you may buy up to \$300.00 (\$100.00 if Host is Offline) worth of goods or services daily by making a pinned point-of-sale transfer.

Documentation:

All withdrawal transactions with your ATM card will produce a receipt. Your account statements will reflect all transactions.

Customer Liability:

1. Memorize your personal identification number (PIN). Do not write it on your card or reveal it to anyone.
2. **Tell us at once if your card has been stolen or lost, or you believe that an electronic fund transfer has been made without your permission. You may call Iroquois Farmers State Bank at 815-429-3337, or after normal bank hours, contact FiServ EFT at 1-800-554-8969 or write to us at Iroquois Farmers State Bank, P.O. Box 130, Iroquois, IL 60945.** Telephoning is the best way of keeping your possible losses down. If you tell us within 2 business days, you can lose no more than \$50.00 if someone used your card without your permission. If you do **NOT** tell us within 2 business days after you learn of the loss or theft of your card and we can prove we could have stopped someone from using your card without your permission if you had told us, you could lose as much as **\$500.00**.
3. If your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days,

- if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or hospital stay) kept you from telling us, we will extend the time periods.
4. If you believe your ATM card and/or PIN has been lost or stolen, or misappropriated; or someone has transferred or may transfer some money from your account without your permission, call (815) 429-3337, or write Iroquois Farmers State Bank, P.O. Box 130, Iroquois, IL 60945.
Our business hours are Monday, Tuesday, and Wednesday 8:00 a.m. to 3:30 p.m., Thursday and Saturday 8:00 a.m. to 12:00 p.m., and Friday 8:00 a.m. to 5:30 p.m. except for legal holidays.

Liability for Failure to Complete Transactions:

Iroquois Farmers State Bank may be liable to you for all damages caused by the bank's failure to complete the transaction as you instructed, except where:

1. Your account has insufficient collected funds.
2. Your account balance is subject to legal or other encumbrances.
3. The ATM does not have enough cash to complete your transaction.
4. You fail to enter the transaction properly.
5. Any part of the system or ATM is not working properly.

Error Resolution:

In the case of errors or questions about your electronic transactions or if you think your statement or receipt is wrong telephone us at 815-429-3337 or write us at Iroquois Farmers State Bank, P.O. Box 130, Iroquois, IL 60945. We must hear from you **no later than 60 days** after we sent the first statement on which the problem or error appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.
4. Give us a telephone number where you can be reached. We will tell you the results of our investigation within 10 business days (20 business days if the transfer was outside the U.S.) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer was outside the U.S.) to investigate your complaint or question. If we decide to refund your account, we will credit your account within 10 business days (20 days if the transfer was outside the U.S.) for the amount you think is in error so you will have use of this money during the time it takes us to complete our investigation. If we ask you to put your inquiry in writing and do not receive it within 10 business days, we may not recredit your account. If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents used in our investigation. Our business days are Monday through Friday.
5. Any fees or charges that are imposed on the consumer by us as a result of an EFT error, which was initiated with the Iroquois Farmers State Bank debit card, will be reimbursed.

Charges:

1. There is no annual fee for the use of these cards.
2. There is no charge for transfers.
3. We will charge you \$1.00 for each transaction initiated at an ATM machine.
4. You will receive 1 ATM/Check card free.
5. Replacement cards may be purchased for \$10.00 each.
6. Replacement PIN numbers may be purchased for \$10.00 each, but we cannot provide specific requested PIN's.

This card is the property of Iroquois Farmers State Bank and its surrender may be required at any time if the bank feels it is being misused