Debit Card Application

Instructions

City Bank & Trust Company VISA Check Card (Debit Card)

The following application is for a VISA Check "Debit" Card through City Bank & Trust Company of Natchitoches, LA. This card allows you to access funds in your checking account to purchase goods and services.

- Access your checking account 24 hours a day
- Can be used to make purchases wherever VISA is accepted
- Purchases deducted directly from your checking account
- Can be used to obtain cash at ATM machines
    - If used at any ATM location other than a City Bank ATM, you are subject to foreign transaction fees and a charge of $1.00 per transaction.

The information you provide below is required in order for us to process your application. **Incomplete applications cannot be processed, please review for completion and accuracy**

1.) Fill out the following application completely

2.) Sign the form

3.) Mail to:

City Bank & Trust Company
Attn : E-Banking Department
P.O. Box 246
Natchitoches, LA 71457

CITY BANK
AND TRUST COMPANY

- **Employee Initials_____**
- **Date: _____**

VISA CHECK CARD "DEBIT" CARD APPLICATION

- This is an application for a VISA Check "Debit" Card through City Bank & Trust Company of Natchitoches, LA. The information you provide below is required in order for us to process your application.
- **Primary Applicant Information**
- Name_____ _____
- Social Security Number_____ Phone Number ( ) _____
- Driver's License/ID #_____ Exp. _____

- **Mailing Address:**

- Street or P.O. Box_____
- City_____ State_____ Zip Code _____

- **Joint Applicant Information (optional)**
- Name_____
- Social Security Number _____ Phone Number ( ) _____
- Driver's License/ID #_____ Exp. _____

- **Mailing Address:** (if different from above)

- Street or P.O. Box_____
- City_____ State_____ Zip Code _____

- **Primary Account:** **Secondary Account:**

Account #	Account #

- **By signing below you acknowledge having read and understood the terms and conditions of this agreement.**
- I have read the agreement provided to me concerning the use of my card and understand that by signing my name below, I am agreeing to its terms. I also understand that the bank will verify information provided. I authorize the bank to request and receive information related to my credit history from consumer reporting agencies and others. I authorize the bank to debit the primary account listed above for the one-time debit card fee of $5.00. **Incomplete applications cannot be processed; review for completion and accuracy**
- **Primary Applicant Signature**
  _____**Date**_____
- **Joint Applicant Signature**
  _____**Date**_____
- **Two signatures are required if you need two cards.*

- ***Bank Use Only***

- City Bank Check Card number: _____
- Approved by: _____ Card limit: $_____

DEBIT CARD

AGREEMENT AND DISCLOSURE

PIN (Personal Identification Number - By using or authorizing another to use the card, you promise to be bound by the terms and conditions of this Agreement. All transactions made with the card are subject also to the Depositor Agreement which governs your checking and savings accounts. If you have an overdraft line of credit and you create' overdrafts through use of the card, the overdraft line of credit agreement also applies. In this agreement, the words "you" and "your" mean the cardholders) you have designated for use with the card. The words "we", 'our" and 'us' mean the City Bank & Trust Company which holds your checking and/or savings account(s) listed in this document.

You will be or have been issued a PIN to use with the card when making automated teller machine transactions. PLEASE MEMORIZE YOUR PIN AND DO NOT WRITE IT ON YOUR CARD OR KEEP IT NEAR YOUR CARD. You will be responsible for all transactions made by you or anyone who uses the card with your consent. Your responsibility for unauthorized transactions is described below.

1. *Disclosure of Customer's Liability or Unauthorized Transfers and Optional Disclosure of Advisability of Prompt Reporting.*

Tell us AT ONCE if you believe your card has been lost or stolen. Telephoning is the best way of keeping losses down. You could lose all the money in your account. If you tell us within 2 business days, you can lose no more than $50 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.

Also, if your statement shows transfers that you did not make, 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 period.

2. *Disclosure of Telephone Number and Address to be Notified in Event of Unauthorized Transfer.*

Direct Inquiries to:

If you believe your card has been lost or stolen or that someone has transferred or may transfer money from your account without permission, call or write City Bank & Trust Company; 146 Rue St. Denis; P.O. Box 246; Natchitoches, LA 71458-0246; Telephone (318) 352-4416.

3. *Disclosure of What Constitutes Business Day of Institution.*

Business days are Monday thru Friday. Holidays are exceptions. Normal business hours are 8:00 AM -5:00 PM, Monday thru Thursday and 8:00 AM -5:30 PM on Friday.

4. *Disclosure of Charges for Transfers or Right to Make Transfers. There is no charge for each transaction you make using our automated teller machine.*

Charges -There will be a $1.00 charge if you use your Visa Check Card at any ATM location other than City Bank.

5. *Disclosure of Types of Available Transfers and Limits on Transfers.*

LIMITATION ON CARD USAGE

Uses of the Check Card -You may use the card as follows:

A. To access funds in your checking account to purchase goods and services from merchants displaying the Visa sign and to obtain cash at financial institutions displaying the Visa sign.

B. With your PIN, in certain automated teller machines as follows:

1. To make cash withdrawals from checking from automated teller machines displaying the *Pulse, Star, or Plus* signs. And, if authorized in writing, to make withdrawals from savings or transfer funds between checking and savings. Some of these services may not be available at all of these machines

C. Cash withdrawals using your VISA Check "Debit" Card are limited to $300 per banking day or your available account balance, whichever is less. Saturday, Sunday, and Monday are considered one banking day. Three-day holidays are also considered one banking day.

D. Determining account balances.

Authorization - Use of the card to purchase goods or services or to obtain cash at a financial institution shall be considered a simultaneous withdrawal from your checking account even though the withdrawal may not actually be posted to the account until a later date. You authorize us to charge to your checking account all withdrawals originated by authorized use of the card.

Overdrafts - We may require you (and/or the merchant or other entity honoring the card) to obtain approval or authorization for any transaction over a specified dollar amount, and we will not be obligated to authorize use of the card if such transaction will create a negative (overdraft) balance in your account. You agree to pay us on demand any negative (overdraft) balance in your checking account arising from use of your card, except as otherwise provided in this Agreement with respect to unauthorized transactions. We may charge a return check/overdraft charge as disclosed in our current fee schedule (Depositor Agreement), whenever a payment order is received which, if paid, would result in your account having a negative balance, whether we pay it or not. You further agree to reimburse us for any expenses (including reasonable attorneys' fees and court costs) we incur in collecting any such negative (overdraft) balance.

Stop Payment - Withdrawals originated by use of the card shall NOT be subject to stop payment or countermand. However, if you have a problem with the quality of property or services purchased with your card, you may have the right to receive credit to your account for such purchases). There are two limitations to this right:

1. You must first try in good faith to return the purchase(s) or give the merchant a chance to correct the problem; and

2. You must send us written notice early enough to reach us within 30 days after the mailing of the first statement on which the purchases) appeared. Send your notice to the address shown in this agreement listed after the words 'Direct Inquiries to'.

6. Disclosure of Account Information to Third Parties.

We will disclose information to third parties about your account or the transfers you make:

A. When it is necessary for completing transfers; or

B. In order to verify the existence and condition of your account for a third party, such as a credit bureau; or

C. In order to comply with government agency/court orders; or

D. If you give us your written permission.

7. Disclosure of Right to Receive Documentation of Transfers.

A. Transaction Receipts -You can get a receipt at the time you use your card.

B. We will send you a statement on your checking account monthly if any transactions (not limited to electronic transfers) occur during the month.

C. You will receive a statement on your savings account for any month in which there is an electronic transfer. In any case, you will receive a quarterly statement:

8. Disclosure of Financial institution's Liability for Failure to Make Transfers.

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions.
We will not be liable, for instance:

- If through no fault of ours, you do not have enough money in your account to make the transfer.
- If the automated teller machine where you are making the transfer does not have enough cash.
- If the terminal was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- If such transfer would exceed an established credit limit.
- If there are funds in your account subject to legal process or other encumbrance restricting such transfer.
- If there has been incomplete or inaccurate information forwarded by the third party payor or payee.
- If your account has been blocked due to a reported lost or stolen VISA Check Card.
- There may be other exceptions stated in our agreement with you.

Cancellation -The card is our property, and we can cancel it at any time and end your privileges. Also the closing of your designated checking account will automatically terminate your card privileges. If your card is canceled, you promise to return the card to us immediately. (Cut in half for safety.)

In Case of Errors or Questions About Your Electronic Transfers - Call or write to us at the telephone number or address shown in this agreement listed after the words "Direct Inquiries to" as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

(I) Tell us your name and account number (if any); (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; and (3) tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will recredit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 days, we may not recredit your account. If the notice of error involves a merchant transaction, the applicable time periods for our response will be 20 business days in place of 10 business days, and 90 calendar days in place of 45 calendar days.

If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

Changing Our Agreement - We can change the terms of this Agreement, including the charges relating to the use of the card, at any time. If the law requires us to notify you in a certain way, we will do so.

NOTICE OF ATM/NIGHT DEPOSIT

FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (tor instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statement you receive.
4. Don't lend your VISA Check Card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your VISA Check Card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your VISA Check Card or PIN over the telephone. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your VISA Check Card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.