

# VISA DEBIT CARD AGREEMENT

Account a  
Holder:

Financial Institution: Citizens State Bank of New Castle  
Broad Street  
1238 Broad St, P O Box C  
New Castle, IN 47362

## VISA® Debit Card Agreement

Dear Customer,

Thank you for being a VISA Check Card customer. This Agreement explains how you can use your VISA Check Card and sets forth your rights and responsibilities. In this agreement, unless otherwise specified, we will call your VISA Check Card, "Card". You acknowledge receipt of and agree to the terms of this agreement by your first use of your Card and your personal identification number (PIN) after you receive this agreement. As used in this agreement, the "we", "our" and "us" mean Citizens State Bank and the words "you" and "your" mean the account holder(s) and any authorized signer on your account

### **NOTICE: You must first use this card with your PIN at an ATM before it can be used at a merchant location.**

#### Your Encoded Card and Personal Identification Number

If you requested a Card and your request was approved, we have encoded your Card for use in Automated Teller Machines. In this Agreement, we will call them "ATMs." In your request you listed the account(s) which you have with us and which you desired to be accessed at ATMs. In this agreement, we will call your checking and/or savings account which you have requested to be accessed with your Card, "Designated Account(s)." The Card shall remain our property and shall be surrendered immediately to us upon our request. You cannot transfer your Card to another person and we may cancel and retrieve your Card at any time without notice to you. You also received a special personal identification number. In this Agreement, we will call your Personal Identification Number a "PIN." For your protection you should guard the secrecy of your PIN, and you agree not to write your PIN on your Card and not to keep your PIN any place where it may be found with your Card. You agree not to request VISA Check Card transactions that will exceed your daily limit or create an overdraft in your designated checking account. However, in the event that an overdraft does occur, you agree to pay it immediately. You will be liable even if we authorize a VISA Check Card transaction at a time when you did not have sufficient available funds in your designated checking account to cover the transaction. We reserve the right to return any VISA Check Card transaction that does not contain an authorization code. You agree that we will not be liable for any damages resulting from a failure or refusal for any reason to authorize a VISA Check Card transaction that you have attempted. You further agree that we will not be responsible or liable for a participating merchant's refusal to accept your VISA Check Card. See the ELECTRONIC FUND TRANSFERS-YOUR RIGHTS AND RESPONSIBILITIES (which will be enclosed with this application or will be mailed with your card) for information concerning your rights and obligations concerning this Card.

#### Types of Transfers, Dollar Limitations and Charges

You may access your account(s) by ATM using your ATM card and PIN to make deposits to any designated account at a limited number of SHAZAM® or PULSE® ATM locations. You may also make cash withdrawals, transfers and balance inquiries from your Designated Account(s) at any CIRRUS®, PULSE, SHAZAM or PLUS® ATMs. You may also use the Card and PIN to pay for purchases from merchants who have agreed to accept point-of-sale transactions at terminals within the networks identified on your card and such other terminals as we may designate from time to time. These transactions are referred to herein as "PIN based POS transactions". You may also use the Card and your signature as a Check to make retail purchases to pay for purchases from merchants who have agreed to accept point-of-sale transactions at terminals within the networks identified on your card and such other terminals as we may designate from time to time.

These transactions are referred to herein as "Signature based POS transactions" or more commonly know as debit card transactions. Some of these services may not be available at all terminals, and may have fees associated with them .

#### Cardholder Disclosure on Non-VISA Check Card Transactions on VISA Branded Cards

Your Visa Check Card allows you to conduct transactions on the PULSE or SHAZAM debit networks, which generally re-quires you to enter your PIN. However, Citizens State Bank has enabled non-Visa Check Card transaction processing that does not require a PIN number to be authenticated. These transactions are commonly referred to as Pinless debit bill payment and provide our customers with additional payment options. Please note that any provisions of our cardholder agreement relating to Visa transactions are not applicable to non-Visa Check Card transactions.

#### Limits on ATM Transactions

We will not be required to complete an ATM withdrawal or transfer from any designated account if you do not have enough money in that account to cover the transaction, however, we may complete the transaction. You agree not to use your Card and PIN for a transaction that would cause the balance in your designated checking account to go below zero unless you have a line of credit overdraft protection with your designated checking account. If you have a line of credit overdraft protection with that account, you agree not to use your Card and PIN for a transaction that would cause the outstanding balance of your designated checking account to go above your credit line. We will not be required to complete any such transaction, but if we do so, you agree to pay us the excess amount of improperly withdrawn or transferred funds immediately upon our request. You agree to pay us each and every Service Fee set forth on the "Schedule of Card Service Fees." You agree not to use your Card and PIN for a transaction that would cause the outstanding balance of your designated account(s) to go below zero. We will not be required to complete any such transaction, but if we do you agree to pay us the excess amount of improperly withdrawn or transferred funds immediately upon our request. We will refuse to complete your ATM transactions if your Card is damaged or has been cancelled. We may also limit or refuse to complete your ATM transactions when we have to for security reasons.

#### Charges for ATM Transactions

There are no charges for transactions at ATMs operated by Citizens State Bank.

#### Receipts and Account Statements

You will receive a receipt for transactions made with your Card at an ATM. Final credit of all deposits and payments made by you at an ATM are subject to our verification of the actual amounts deposited and paid, regardless of the figure shown on the receipt you receive at the ATM. You will receive a monthly account statement for your designated accounts which will include your ATM transactions. See the enclosed ELECTRONIC FUNDS TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES for information concerning your rights and obligations concerning this card.

Limitations on Frequency and Amounts: When your VISA Check Card is approved, you will be advised of your VISA Check Card daily limit. You may purchase up to your approved limit of goods and services per day, exclusive of ATM withdrawals, using your VISA Check Card, provided that there are sufficient available funds in your designated checking account. If you wish to make purchases that exceed the daily limit and you have sufficient funds available, you must write a check or make a cash withdrawal to cover such purchases.

Additional Terms and Conditions: Your VISA Check Card is not a VISA Credit Card, and this agreement does not replace or affect any VISA Account Agreement that you may have with us or any other financial institution. You may not stop payment on VISA Check Card transactions. For this reason, you should inquire about a merchant's return or refund policy before entering into a VISA Check Card transaction. Merchandise purchased using your VISA Check Card that is subsequently returned will be reflected as a credit on your checking account statement. Each time you use your VISA Check Card to conduct a VISA Check Card transaction, we will have the right to place a hold on a corresponding amount of funds in your designated checking account until that transaction is posted against your account. You agree not to withdraw or write checks against funds that are needed to pay VISA Check Card transactions that have not yet posted against your account (such as by writing checks or obtaining ATM withdrawals).

If you have questions or need more information, please direct your inquiries to:

Citizens State Bank Main Office 1238 Broad Street, P.O. Box C New Castle, IN 47362

1-888-529-5450 www.citizensstatebankindiana.com

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