



CHECK/ATM CARD APPLICATION

FILL OUT THE FOLLOWING IN ITS ENTIRETY (ONE PER APPLICANT) AND **RETURN THE FIRST PAGE TO THE STATE BANK OF NEW PRAGUE.** RETAIN PAGES 2 AND 3 FOR YOUR RECORDS.

NAME _____ SOCIAL SECURITY NUMBER _____

STREET ADDRESS _____

CITY _____ STATE _____ ZIP CODE _____

HOME PHONE NUMBER _____ | CELL PHONE NUMBER _____ | WORK PHONE NUMBER _____

MOTHER'S MAIDEN NAME (FOR SECURITY PURPOSES) _____

CHECKING ACCOUNT NUMBER _____ SAVINGS ACCOUNT NUMBER _____

SIGNATURE _____ DATE _____

IS THIS FOR AN **ATM ONLY** CARD OR A DEBIT/ATM CARD? ATM ONLY _____ DEBIT/ATM _____

IS THIS A REPLACEMENT FOR A LOST OR STOLEN CARD? YES _____ NO _____

CHOOSE YOUR PERSONAL IDENTIFICATION NUMBER.
THIS CODE SHOULD ONLY BE KNOWN TO YOU.
SELECT ANY COMBINATION OF NUMBERS THAT ARE
EASY FOR YOU TO REMEMBER BUT DIFFICULT FOR
ANYONE ELSE TO GUESS.

FOR FINANCIAL INSTITUTION USE ONLY

Account Open Date ____/____/____ Approval Initials _____ ATM CARD _____ CHECK/ATM CARD _____

PAN Number _____

ELECTRONIC FUND TRANSFERS
Your Rights and Responsibilities

The Electronic Fund Transfers we are capable of handling for consumers are indicated below, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should keep this notice for future reference

1. TRANSFER TYPES

a. *Terminal Transfers.* You may use your card and/or code to:

1. Withdraw cash from your checking or savings account.
2. Make deposits to your checking or savings account.
3. Transfer funds between your checking and savings account whenever you request.
4. Pay for purchases at places that have agreed to accept the card and/or code
5. Pay bills directly from your checking or savings account in the amounts and on the days you request.

Some of the services may not be available at all terminals.

b. *Electronic Check Conversion.* You may authorize a merchant or other payee to make a one-time electronic payment from our checking account using information from your check to:

1. Pay for purchases.
2. Pay bills.

c. *Prearranged Transfers.* You may arrange for us to:

1. Accept certain direct deposits to your checking or savings account.
2. Pay bills from your checking or savings account in the amounts and on the days you request.

2. FEES AND LIMITATIONS

a. *Transaction fees.* Transaction fees may vary with the type of transaction and the accounts involved. The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Preauthorized payments:

- We will charge you \$25.00 for each stop payment order you give

ATM transactions using *MoneyPass* ATM card:

- \$1.00 per withdrawal in excess of 4 per month
Point-of-sale transactions or ATM transactions using VISA Check Card:

- None

Miscellaneous:

- \$34.00 per overdraft or non-sufficient funds item.

Except as indicated above, we do not charge for Electronic Fund Transfers. However, when using an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

b. *Limitations on Frequency of Transfers.* With the exception of a demand account, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction each month. No more than three of the six transfers may be made by check, draft, debit card (if applicable) or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account may be subject to closure by the financial institution.

c. *Limitations on Dollar Amounts of Transfers.* You will generally be limited to a \$200.00 maximum in cash withdrawals per day per card when using a card at ATMs. Transaction limitations for VISA Check Card purchases are described in the VISA Cardholder disclosure.

3. TIME NEEDED TO COMPLETE TERMINAL TRANSACTIONS

- Withdrawals made at a terminal will normally be completed and charged to your account the next business day.
- Deposits made at a terminal will normally be credited to your account the next business day.
- Transfers between accounts will normally be completed the next business day.
- Payments made at a terminal will normally be completed the next business day.

4. NOTICE ABOUT ELECTRONIC CHECK CONVERSION

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day you make or we receive your payment.

5. DOCUMENTATION

a. *Terminal Transfers.* You can get a receipt at the time you make any transfer greater than \$15 to or from your account using one of our terminals.

b. *Preauthorized Credits.* If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at the telephone number listed below to find out whether or not the deposit has been made.

c. *Periodic Statements.* You will get a monthly account statement from us, unless there are no transfers in a particular month. In any case you will get a statement at least quarterly.

6. PREAUTHORIZED PAYMENTS

a. *Right to Stop Payment and Procedure for Doing So.* If you have told us in advance to make regular payments out of your account, you can stop these payments. Here's how:

Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We will charge you \$25.00 for each stop-payment order you give.

b. *Notice of Varying Amounts.* If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

c. *Liability for Failure to Stop Payment of Preauthorized Transfer.* If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

7. FINANCIAL INSTITUTION'S LIABILITY

a. *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 transfer would go over the credit limit on your overdraft line.
- If the automated teller machine where you are making the transfer does not have enough cash.
- If the terminal or system 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.
- There may be other exceptions stated in our agreement with you.

8. **CONFIDENTIALITY**

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

1. where it is necessary for completing transfers; or
2. in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
3. in order to comply with government agency or court orders; or
4. if you give us your written permission.

9. **UNAUTHORIZED TRANSFERS**

a. *Consumer Liability.* Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days, you can lose no more than \$50 if someone used your card and/or code 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/or code, and we can prove we could have stopped someone from using your card and/or code 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, 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 a hospital stay) kept you from telling us, we will extend the time periods.

b. *Contact in Event of Unauthorized Transfer.* If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call or write to us if you believe a transfer has been made using the information from your check without your permission,

10. **ERROR RESOLUTION NOTICE**

In Case of Errors or Questions about your Electronic Transfers, call or write us at the telephone number or address listed in this disclosure, 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 the FIRST statement on which the problem or error appeared.

1. 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.
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 determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) 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 involved a new account, a point-of-sale transaction, or a foreign-initiated transaction) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) 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 business days, we may not credit your account.

We will tell you the result within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

11. **RIGHT TO BRING CIVIL ACTION**

You may bring a civil action against any person violating any provision of Minnesota Statutes section 47.69 (governing consumer privacy and unauthorized withdrawals). If you prevail in such an action, you may recover the greater of your actual damages or \$500. You may also be entitled to recover punitive damages, your court costs and reasonable attorney's fees.

12. **AMENDMENTS AND TERMINATION**

We reserve the right to amend any terms in this disclosure and to terminate your card privileges upon giving written notice to you within a reasonable period of time in advance of the effective date of the amendment or termination. You may terminate your card privileges by notifying us and returning your card.

If you have any inquiries regarding your account, please contact us at:

STATE BANK OF NEW PRAGUE
1101 FIRST STREET SE
NEW PRAGUE, MN 56071

PHONE: 952.758.4491

BUSINESS DAYS:

Monday, Tuesday, Wednesday, Thursday and Friday
Holidays are not included