

**CARD AGREEMENT AND DISCLOSURE
STATEMENTS GOVERNING THE
HOYNE SAVINGS BANK STAR® NETWORK
ATM/VISA® CHECK CARD AND
STAR® NETWORK ATM CARD**

The following Card Agreement and Disclosure Statements, along with the Electronic Funds Initial Disclosures govern your use of the Hoyne Savings Bank STAR® Network ATM/VISA® Check Card or STAR® Network ATM Card.

By using the VISA® Check Card or STAR® Network ATM Card, you promise to be bound by this Agreement and the applicable Rules and Regulations in it and acknowledge receipt of the Disclosure Statements.

Each person who has signed and submitted a **Hoyne Savings Bank STAR® Network ATM/VISA® Check Card** application agrees to be bound by these rules.

1. Definitions

In these rules: “Account” means your checking account with the bank, which is described in your card application. “CARD(s)” means the **VISA® Check Card or STAR® Network ATM Card**, which has been issued to you by the bank, and any additional CARD(s) or renewals we issue. “We”, “us”, and “our” mean Hoyne Savings Bank. “You”, “your”, and “yours” mean each person who is a party to the account and who applied for the CARD. “Automated Teller Machine” or “ATM” means any terminal at which you may use your CARD together with your Personal Identification Number (PIN) to perform transactions.

2. Card Ownership; Termination

The CARD(s) we issue remain our property at all times and, if we request, you agree to return and surrender all CARD(s) we issue to you upon demand. We may terminate your right to use the CARD(s) at any time for any reason. We may at any time, in our sole discretion, limit or cancel your privileges to use your CARD. You may terminate this Agreement with us by notifying us in writing or returning the CARD(s).

3. Card Usage; Using the Card

You agree that you will not make your CARD or PIN available to anyone else. If you allow someone other than the person who signs this agreement to use your CARD or PIN to transfer or withdraw money from your account, those transactions violate this agreement and the bank will consider these as transactions authorized by you. You may use your CARD to purchase goods or services (“purchases”) wherever the CARD is accepted or to obtain cash (“cash withdrawal”) from any bank or other financial institution, which honors the CARD. If you use your CARD to perform transactions at automated teller machines, refer to our account rules for the terms and conditions governing ATM transactions. We have no obligation to you if anyone refuses to honor the CARD or if, for any reason, you cannot make a cash withdrawal from or deposit at an ATM.

4. Authorization to Debit or Credit the Account

Each time your CARD is properly used you authorize us to debit or credit your account (whichever is appropriate) for the total amount shown on any sales draft, withdrawal order or credit voucher originated by use of the CARD, whether or not signed by you, and we are permitted to handle such sales drafts, orders, and vouchers in the same way we handle authorized checks drawn on or deposited into your account.

5. Limitations on the Frequency of Transfers and Withdrawals

You agree that you will use the CARD only if the available balance in your account will be sufficient to pay the amount of the purchase, cash withdrawal and ATM transactions. For security reasons, we will establish an Approval Limit on the dollar amount of purchases or cash withdrawals you may make.

VISA® Check Card Limits: Your CARD transaction limit shall not exceed the LESSER of; the current balance in your designated checking account, or \$1,000.00 during any 24-hour period, pending final settlement of prior purchases.

STAR® Network ATM Card Limits: You can withdraw any amount not to exceed the LESSER of your current balance in your designated checking account; or \$200.00 (plus \$10.00 to cover any surcharge fees) during any 24-hour period. Your point-of-sale (“POS”) transaction limit shall not exceed the LESSER of the current balance in your designated checking account; or \$300.00 during any 24-hour period.

Withdrawals are subject to the availability of funds in your account. You agree that any purchase transaction may be subject to authorization by us or by a VISA® authorization center and no authorization will be given if the dollar amount of all outstanding purchases will exceed your approval limit. You shall be obligated to pay us the amount of any money, property and services obtained by the authorized use of the CARD to the extent that we are unable to charge such amounts to the account, and you authorize us to charge the amount of any such obligation to any other of your accounts with us.

6. Overdrafts

Hoyne Savings Bank will only authorize ATM transactions and every-day (non-recurring) debit card transactions when there is sufficient money in the Checking/NOW account. This means that we will not authorize any payment, withdrawal or purchase that would cause the account to be overdrawn. Transactions will be denied and **we will not charge you a service fee.** However, for checks, ACH and other transactions that overdraw the account, those items will be returned unpaid as non-sufficient funds—NSF Overdrafts. A return item fee will apply.

7. Refunds on Purchases

Cash refunds will not be made to you on purchases made with your CARD. If a merchant who honors your CARD gives you credit for merchandise returns or adjustments, the merchant will do so by applying a credit to your account. Unless your use of the CARD results in an extension of

credit, any claim or defense with respect to property or services purchased with your CARD must be handled by you directly with the merchant or other business establishment which accepts the CARD and any such claim or defense which you assert will not relieve you of your obligation to pay the total amount of the sales draft plus any appropriate charges we may be authorized to make.

8. Right to Stop Payment

You are not permitted to stop payment on any cash withdrawal or purchase originated by use of the CARD and we have no obligation to honor any such stop payment request by you. However, you may stop payment on a recurring debit card transaction. There is a fee for this service.

9. Joint Account / Notices

If your account is owned jointly with one or more other persons, the application for the card must be signed by all of you and each of you will be both individually and jointly responsible for any obligations which arise from use of the CARD. Any notice which we give will be sufficient if given in writing and mailed to any one of you at the address to which your account statements are sent.

10. Documentation and Statements

Your regular monthly account statement will reflect each purchase or cash withdrawal charged to your account during the monthly account cycle and the related fee, if any. A receipt will be made available at the time you make any transfer to or from your account using an ATM. For POS transactions, you will normally get a receipt from the merchant for each transaction. (For transactions \$15.00 or less a receipt may not always be given.)

11. Customer Liability-Notification of Unauthorized Use

If you furnish the CARD or PIN to another person, you will be deemed to have authorized all transactions which may be accomplished by the CARD or PIN until you have given actual notice to us that further transactions are unauthorized. You will immediately notify us of any loss, theft, disappearance or known suspected unauthorized use of the CARD. You can provide this notice by calling the Hot Card Service Center at 800-554-8969 during non-business hours or Hoyne Savings Bank at 773-283-0413 or 773-283-0414 during normal business hours. Upon request, you will be obligated to pay us the amount of any money, property or services obtained by the authorized use of the CARD to the extent that we are unable to charge such amounts to the account. You also authorize us to charge the amount of any such obligation to any other of your accounts with us.

12. Customer Protection Safeguards / Fraud Prevention

To protect customer accounts, we monitor ATM and debit card transactions for potentially fraudulent activity, which may include a sudden change in locale (such as when a U. S. issued card is used unexpectedly overseas or a different state from where you reside), a sudden string of costly purchases, or any pattern associated with new fraud trends around the world. The Bank monitors transaction

characteristics, industry patterns, cardholder history, merchant data and daily reports.

If we suspect fraudulent ATM or debit card use, our monitoring agency will call you to validate the legitimacy of your transactions. Your participation in responding to the call is critical to prevent potential risk and avoid restrictions we may place on the use of your Card.

We ask that you notify us when you plan to travel outside of the United States so we can make sure you can continue to use your Card without any problems. Please monitor transaction activity on your account and contact us immediately if you identify any fraudulent transactions.

13. Foreign Transactions

Purchases you make in foreign countries and foreign currencies will be charged to your account in U.S. Dollars. The conversion will be made in accordance with VISA® operating regulations and conversion rates for international transactions, and the conversion rates may not be the same as on the transaction date.

14. Limitations

Except for your rights and our responsibilities actually stated in this Agreement, and in cases of our gross negligence or willful misconduct, we are not responsible for any loss, damage, inconvenience, injury or harm whatsoever resulting from the use of the CARD, our ATMs, other STAR® Network ATMs, or other electronic funds transfer services, and you waive all such claims.

15. Deposits

We will accept deposits to any account that can be accessed by the CARD subject to the provisions of your Account Agreement with us. All deposits are subject to our verification and collection, and are subject to the time necessary to process them. Business days, as used in this section only, are every day except Saturday, Sunday and Federal Holidays. If you make a deposit before 2:00 p.m. on a business day at an ATM location, we will consider that day to be the day of your deposit. However, if, after 2:00 p.m., or on a day we are not open, you make a deposit at an ATM location, we will consider that the deposit was made on the next business day.

All deposits (cash and checks) made at an ATM not owned or operated by Hoyne Savings will be available for withdrawal on the fifth (5th) business day after the day of deposit. ATMs that we own and operate are identified as ours at each location.

16. Agreement to Comply with Rules

Your retention of, signature on or use of the CARD constitutes your agreement to comply with the rules, regulations and other terms of the Agreement and the Account Agreement and Disclosure between you and us in effect from time to time. This Agreement and your use of the CARD will be governed by the laws of the United States and the State of Illinois.

17. CARD Termination

You may terminate this Agreement with us by notifying us in writing or returning your CARD (or CARDS) with this notice. We may also terminate the use of your CARD (or CARDS) at any time and for any reason; if we do, you must return your CARD (or CARDS) to us for cancellation and you must not permit the continued use of your CARD. We may terminate the use of your CARD (or CARDS) by phone or in writing, but no such termination shall affect your liability under this Agreement for termination initiated through the use of your CARD. If there is more than one cardholder, each is jointly and severally liable for all transactions initiated by the use of this CARD.

18. Other Agreements

All Terms, Conditions and Agreements which govern your account (whether set forth in your account rules, in any related rules and regulations or otherwise) also apply to the CARD except where these rules provide differently.

19. Amendments

We may amend this Agreement at any time. However, we will give you at least a twenty-one (21) day notice, if any amendment results in greater costs or liability to you or otherwise reduces access to your accounts, unless an immediate change in terms or conditions is necessary to maintain or restore the security of the system or your accounts. The notice will be sent to you at the address shown on our records, unless you have notified us in writing of another address. Any amendments shall be effective twenty-one (21) days following the date of such mailings unless you return your CARD to us and terminate your Agreement before the end of the twenty-one (21) day period. The laws of the United States and State of Illinois shall govern this Agreement.

ELECTRONIC FUND TRANSFER INITIAL DISCLOSURES

These disclosures apply to consumer accounts only; they do not apply to business, commercial or other non-consumer accounts.

The following terms apply to electronic fund transfers governed by the Electronic Fund Transfer Act (e.g., consumer ATM, point-of-sale, and ACH transfers, direct deposits, internet banking, or any other transfer of funds initiated through an electronic terminal, mobile banking device, computer or magnetic strip). In addition, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge, can occur when a merchant provides you with notice and you go forward with the transaction. Typically, at the point of purchase, a merchant will post a sign and print the notice on the receipt. In all cases, these third party transfers will require you to provide the third party with your account number and bank information. Payments made by check draft, or similar paper instrument at an electronic terminal, are not electronic fund transfers. The terms and conditions stated herein do not apply to wire transfers via Fedline or a similar network. You may or may not be using one or more

of these services. In any event, because we believe that you may be using such services in the future, we are giving you this disclosure information, which describes the services and your rights and responsibilities regarding the services. We provide these electronic fund transfer services ONLY for those customers who qualify and who have specifically arranged for such services.

A. CONSUMER LIABILITY

Tell us AT ONCE if you believe your CARD or PIN has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your account. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account. If you tell us within two (2) business days after you learn of the loss or theft of your CARD or PIN, you can lose no more than \$50, if someone used your CARD or PIN without your permission.

If you DO NOT tell us within two (2) business days after you learn of the loss or theft of your CARD or PIN, and we can prove we could have stopped someone from using your CARD or PIN 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, PIN or other means, tell us AT ONCE. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (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.

Visa® Check Card. Additional Limits on Liability for “Zero Dollars”. Unless you have been grossly negligent, you will not be liable for any unauthorized transactions using your lost or stolen Visa card. This additional limit on liability does not apply to ATM transactions outside the U.S., or to ATM transactions not sent over Visa or Plus networks, or to transactions using your PIN, which are not processed by Visa. Visa is a registered trademark of Visa International Service Association.

B. CONTACT IN EVENT OF UNAUTHORIZED TRANSFER

If you believe your CARD or PIN has been lost or stolen, call us AT ONCE at (773) 283-0413 or (773) 283-0414 during normal business hours. During non-business hours call the Hot Card Service Center at (800) 554-8969. You may also write to us at: 4786 North Milwaukee Avenue, Chicago, Illinois, 60630. You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your account without your permission.

C. BUSINESS DAYS

For purposes of these disclosures, our business days are Monday through Saturday. Sundays and Federal Holidays are not included.

D. TRANSFER TYPES AND LIMITATIONS

Account Access

Depending on the accounts and services associated with the CARD or PIN, you may use your CARD or PIN to:

- I) Withdraw cash from your Checking/NOW account.
- II) Make deposits to your designated Checking/NOW and Statement Savings account.
- III) Transfer funds between your designated Checking/NOW and Statement Savings accounts whenever you request.
- IV) Make Point-of-Sale (POS) purchases at places that have agreed to accept the CARD or PIN.
- V) Make signature based VISA® purchases to pay for goods or services wherever the VISA® logo is displayed.
- VI) Pay bills directly via internet banking from your Checking/NOW account in the amounts and on the days you request.

Note: Some of these services may not be available at all ATMs or to all customers. You may not use your card to access a home equity line of credit (HELOC) account.

Purchases attempted with your CARD against Statement Savings accounts are prohibited and will be declined.

The full amount of your purchase will be deducted directly from your designated account. Use of the CARD for a purchase is regarded as a withdrawal from your account at the time the CARD is used, even if the transaction is not posted immediately to your account.

Cash refunds will not be made to you for purchases made with the CARD. If a merchant gives you a credit for merchandise returns or adjustments, it may do so by processing a credit adjustment, which we will apply as a credit to your account.

The Bank does not offer payroll card accounts.

Electronic Check Conversion

You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or to pay bills.

Electronic Returned Check Charge

You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

Limitations on Frequency of Transfers

(1) ATM/Debit Cards: You may use your ATM or Debit Card to withdraw cash from ATMs or make point-of-sale purchase transactions according to the CARD AGREEMENT AND DISCLOSURE STATEMENT, unless, you have been specifically advised that a different limit is applicable to your account or CARD. We are not required to make a transfer from your account if you have insufficient available funds to cover the transfers. We may refuse to offer any electronic funds transfer service or cancel such services at our discretion.

When you use a debit card to conduct a transaction that will be processed through the VISA® network (VISA® Check

Card transactions), a hold will be placed on the account. The hold may be for the amount of the transaction, or for a pre-established amount in excess of individual transactions (for example, hotel or car reservations). The held funds will not be available for other account purposes, and the Bank has the right to return checks or other items drawn against your account to maintain sufficient funds to pay any previously authorized VISA® Check Card transactions. The hold will be released when the VISA® Check Card transaction is settled through the VISA® network. You must maintain sufficient available funds on deposits in the affected account to cover all previously authorized transactions.

(2) Money Market Accounts: You may make no more than six (6) preauthorized or automatic transfers per month. If checks are also drawn against a money market deposit account (maximum six (6) per month) the number of preauthorized transfers for that month is lowered by the number of checks written. We will charge an excess transaction fee as set forth in our “Schedule of Fees and Services.” Exceeding these limitations three (3) times within a six (6) month period may result in the bank closing the account.

(3) Statement Savings Accounts: You may make no more than six (6) preauthorized or automatic transfers per month. We will charge an excess transaction fee as set forth in our “Schedule of Fees and Services.” Exceeding these limitations three times within a six-month period may result in the bank closing the account.

E. FEES

Charges for CARD transactions are set from time to time by the Bank. They are stated in our “Schedule of Fees and Services” brochure. These service fees are subject to change at any time. We do not charge for transfers you make using our automated teller machines. In addition, if you use your Hoyne CARD at an ATM that is not operated by us, you will be charged a fee by us as well as the operator of the machine and/or by an automated transfer network, and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer. All applicable fees incurred, ours or not ours, will be automatically debited from your account. Replacement CARDS may also have a fee assessed, depending upon the circumstances of the replacement.

Currency Conversion and International Transactions

When you use your VISA® Debit Card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by VISA® from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA® itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date

may differ from the rate in effect on the transaction date or posting date.

VISA USA® charges us a .8% International Service Assessment on all international transactions, regardless of whether there is a currency conversion. If there is a currency conversion, the International Service Assessment is 1% of the transaction. In either case, we pass this international transaction fee on to you. An international transaction is a transaction where country of the merchant is outside the USA.

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

- I. Where it is necessary for completing transfers, or
- II. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
- III. In order to comply with government agency or court orders, or
- IV. If you give us your written permission.

G. DOCUMENTATION

(1) *Terminal Transfers.* You can get a receipt at the time you make any transfer to or from your account using one of our ATMs.

(2) *Preauthorized Credits.* If you have arranged to have electronic deposits made to your account from the same payer at least once every sixty (60) days (for example, if you are having your Social Security payments directly deposited to your account), you may call the Bank at (773) 283-0413 or (773) 283-0414 to find out if your deposit has been made. These electronic deposits will also appear on the periodic statements if your account has this feature. We shall not be required to provide any other written notice to you concerning the receipt of such payments.

(3) *Periodic Statements.* You will get a monthly account statement if you have a Checking/NOW, Money Market or Statement Savings account detailing all of your transactions and charges that post during the statement period.

(4) *Passbook account where the only possible electronic fund transfers are preauthorized credits.* If you bring your passbook to us, we will record any electronic deposits that were made to your account since the last time you brought in your passbook.

H. PREAUTHORIZED PAYMENTS

(1) *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 any of these payments. Here's how: Call us at (773) 283-0413 or (773) 283-0414, or write us at: 4786 North Milwaukee Avenue, Chicago, Illinois, 60630, in time for us to receive your request three (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 fourteen (14) days after you call. We will charge you a stop payment fee for

each stop payment order you give, as set forth in our "Schedule of Fees and Services.

(2) *Notice of varying amounts.* If these regular payments may vary in amount, the person you are going to pay will tell you, ten (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.) We have no liability for the designated payee's failure to provide notice of varying amounts.

(3) *Liability for failure to stop payment of preauthorized transfer.* If you order us to stop one of these payments three (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.

I. FINANCIAL INSTITUTION'S LIABILITY

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:

1. If, through no fault of ours, you do not have enough money in your account to make the transfer.
2. If the automated teller machine (ATM) where you are making the transfer does not have enough cash.
3. If the ATM or system was not working properly and you knew about the breakdown when you started the transfer.
4. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
5. There may be other exceptions stated in our agreement with you.

J. ATM FEES

All ATMs that we own or operate are identified as Hoyne terminals. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used. Your Hoyne Savings Bank STAR® Network ATM Card can also be used at any CIRRUS® ATM throughout the United States and abroad.

K. INITIAL ERROR RESOLUTION NOTICE

In case of errors or questions about your electronic transfers, telephone us at: (773) 283-0413 or (773) 283-0414, or write us at: 4786 North Milwaukee Avenue, Chicago, Illinois, 60630, 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 sixty (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 ten (10) business days.

We will determine whether an error occurred within ten (10) business days (five (5) business days if the transfer involved a VISA® point-of-sale transaction) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (five (5) business days if the transfer involved a VISA® point-of-sale transaction) 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 ten (10) business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days (five (5) business days if the transfer involved a VISA® point-of-sale transaction) to credit your account for the amount you think is in error.

We will tell you the results within three (3) 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.

L. AMENDMENTS

We may amend this Electronic Fund Transfer Disclosure and Agreement at any time by giving you written notice of the change. However, we will give you at least twenty-one (21) days' notice if any amendment results in greater costs or liability to you or otherwise reduces access to your accounts, unless an immediate change in terms or conditions is necessary to maintain or restore the security of the system or your accounts. The notice will be sent to you at the address as shown in our records, unless you have notified us in writing of another address. Any amendments shall be effective twenty-one (21) days following the date of such mailings unless you return your Cards to us together with written notice to terminate your Agreement before the end of the twenty-one (21) day period.

How Do You Obtain a HOYNE SAVINGS BANK STAR® Network ATM/VISA® Check Card?

To apply for your **HOYNE SAVINGS BANK STAR® Network ATM/VISA® Check Card**, simply read the attached agreement, complete the application and return it to the Bank. Be sure to indicate your Hoyne Savings Bank checking or statement savings account number. It is necessary to have an active checking account before you are eligible for a **HOYNE SAVINGS BANK STAR® Network ATM/VISA® Check Card**.

APPLICATION FOR HOYNE SAVINGS BANK STAR® Network ATM/VISA® Check Card

Individual accounts will receive one card. Joint accounts will receive two cards. All signers on an account must sign this application. All accounts accessed by your **CARD(s)** must have the same ownership.

Primary Accountholder

Name _____
Address _____
City _____
Telephone (Home) _____
Soc. Sec. # (last 4 digits) _____
Date of Birth _____
Employer _____
Address _____
City _____
Zip _____
Telephone (Work) _____
(Cell) _____
Drivers Lic. /ID # _____

Joint Accountholder

Name _____
Address _____
City _____
Telephone (Home) _____
Soc. Sec. # (last 4 digits) _____
Date of Birth _____
Employer _____
Address _____
City _____
Zip _____
Telephone(Work) _____
(Cell) _____
Drivers Lic. /ID # _____

I/We will use the **CARD(s)** with the following
Hoyne Savings Bank accounts:

Checking Account

No. _____

(Please list one checking account number only)

Statement Savings Account

No. _____

(Please list one savings account number only)

Signatures: By signing below, the undersigned requests(s) the described services and agrees to the Terms and Conditions of the **HOYNE SAVINGS BANK STAR® Network ATM/VISA® Check Card Agreement and Disclosure Statements and Acknowledge(s) receipt of the Electronic Funds Initial Disclosures** including any fees and charges; copies of which I/We hereby acknowledge that I/We have received. The undersigned agree(s) that all information is accurate and authorizes the financial institution to verify credit and employment history by any necessary means, including preparation of a credit report by a credit-reporting agency.

Signature of Primary
Accountholder

Date

Signature of Joint
Accountholder

Date

Office Use Only

Card #1 _____

Card #2 _____

Order Date _____

Ordered By _____

Replacement _____

Fee _____

New

Card _____

Notes _____

