

UNAUTHORIZED TRANSFERS

Additional Risk Associated with Use of Business Purpose Cards. You will not have the benefit of any consumer law limiting liability with respect to the unauthorized use of your Card. This means your liability for the unauthorized use of your Card could be greater than the liability in a consumer debit card transaction. You accept and agree to undertake the additional risk and greater measure of liability associated with the use of business purpose cards as described in this Agreement. However, Visa's Zero Liability Policy protects you from unauthorized purchases (review the 'Your Liability for Unauthorized Transactions' section for additional information).

Your Liability for Unauthorized Transactions. You are liable for Card transactions you do not authorize if we can prove that we processed the transaction in good faith and in compliance with a commercially reasonable security procedure to which we both agreed, unless otherwise required by law.

Tell us AT ONCE if you believe your Card and/or code has been lost or stolen. Calling is the best way of keeping your possible losses down. You could lose all the money in your account. If your Card and/or code is lost, stolen, or used without your permission, you agree to notify us immediately and to promptly confirm such notice in writing. Your liability for transactions with your Card and/or code will continue until two business days after the day we receive such written notice. If you do not notify us within sixty days from when the periodic statement containing an unauthorized transaction was first mailed or made available to you, we will be entitled to treat the information in the periodic statement as correct, and you will be precluded from asserting otherwise.

Consequential Damages. We will not be liable for any consequential or incidental damages resulting from the unauthorized use of your Card.

The Card is property of Charlevoix State Bank, which may revoke, limit or suspend its use, or issue a new one at any time without prior notice.

The Cardholder will stop using the Card and return it to Charlevoix State Bank immediately, upon request. The Card may be automatically impounded at a terminal, at anytime.

Cardholder will not authorize or permit any person, to use the Card. Cardholder will not disclose their PIN to any person, and the Cardholder agrees to keep the Card and PIN separate and to take reasonable steps to assure that in the event the Card is lost or stolen the finder or thief will not obtain the PIN.

Cardholder authorizes Charlevoix State Bank to charge bank accounts as indicated when the Card is used. Card transactions are governed by this agreement and the terms apply to any account affected by such transactions, including agreements, charter bylaws, rules and regulations, as well as any applicable laws.

Any banking business conducted by Card use is not complete until Charlevoix State Bank has verified and processed the transaction on its records according to its usual banking practices, regardless of any receipt produced at the time of transaction.

Termination and Amendments.

- We may terminate this Agreement by written notice to you.
- You may terminate this Agreement by written notice to us.

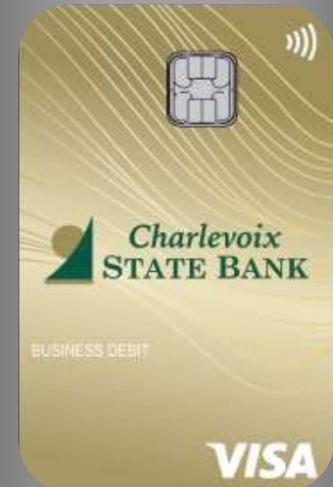
We may make amendments to this Agreement in the same method as provided in the terms and conditions provided in your account agreement. Use of your Card after receipt of notice of an amendment constitutes your acceptance of the change.

Charlevoix State Bank
111 State Street
Charlevoix, MI 49720
(231) 547-4411
support@csbchx.com



Revised 05/2025

BUSINESS DEBIT CARD APPLICATION



BUSINESS CHECK CARD APPLICATION

Business Name _____ Tax ID No _____

Business Mailing Address _____

City, State & ZIP _____

Business Telephone No. (_____) _____

Checking Account No. _____ Please check one: ☐ new account ☐ existing account

Names of Cardholder(s):

Name _____ SS# _____ - _____ - _____ DOB ____/____/____ Cell# _____

Name _____ SS# _____ - _____ - _____ DOB ____/____/____ Cell# _____

Name _____ SS# _____ - _____ - _____ DOB ____/____/____ Cell# _____

Name _____ SS# _____ - _____ - _____ DOB ____/____/____ Cell# _____

Name _____ SS# _____ - _____ - _____ DOB ____/____/____ Cell# _____

Signatures: By signing below, you verify that you are an Authorized Individual for the business and that the Business requests a Business Check Card and associated services. You agree to the terms and conditions of the Business Check Card Agreement, including any fees and charges. You further agree that the information contained in this Application is true and accurate.

Authorized Signature _____

Printed Name & Title _____ Date _____

Mail or Deliver Application to:

Charlevoix State Bank

111 State St

Charlevoix, MI 49720

For Institution Use

(default limits, unless otherwise indicated)

DAILY LIMITS: ATM - \$2000 POS - \$2000

Verified by _____ Ordered by _____ Date Ordered _____

Custom limits - requires officer approval if higher than default

ATM _____ POS _____

Officer initials _____ Date _____

Charlevoix State Bank

Business Check Card Agreement

Introduction. This Business Check Card Agreement ("Agreement") contains contract terms and other important information relating to your Business Check Card ("Card"). These terms govern the operation of this account unless varied or supplemented in writing. This Agreement also incorporates any other terms and conditions provided separately with your account agreement as well as the terms of any disclosures you may have received. You should read this Agreement carefully and keep a copy for your records.

Applicable Law. This agreement will be governed by the laws of the state of Michigan as well as federal laws and regulations. Normal banking customs and practices also apply.

Definitions. The words "we," "our," and "us" refer to Charlevoix State Bank which issues the Card. The words "you" and "your" refer to the owner of the specific account for which Card transactions are permitted. The word "Cardholder" refers to any person authorized by you to use the Card. The words "Check Card", "Debit Card" or "Card" are referring to the same device.

Business Card Purpose. You and any Cardholder agree that this Card is for use by business owners and employees. The Card can be used for business purpose point-of-sale and Automated Teller Machine (ATM) transactions only. The Card may not be used for personal purposes. You acknowledge and understand that the Card shall not be treated as a consumer card under the provisions of state and federal law. We assume all transactions are for business purposes. We do not monitor transactions to determine their purpose.

Account Requirement, Payment Responsibility, Transferability, Enforceability. The services described in this agreement will be available to you only as long as you maintain a business checking account with us. You are liable for the payment of Card transactions authorized by you or your agent or any Cardholder or their agent.

How to Use the Business Card and Security Procedure. The Card allows Cardholders to directly access the business checking account specified in your Card Application. We will issue Cards and codes to you at your request. Each Card will identify your business as well as the Cardholder. Each Cardholder must sign their Card before it may be used. As a security procedure, you agree to require both a Card and a code to be used together to obtain cash at designated ATMs. You may use your Card to purchase goods or pay for services without a code. Once a Card has been issued it cannot be transferred to another person. You agree to immediately notify us when you terminate a Cardholder's rights and to promptly destroy or return the Card to us.

Your PIN number may be changed by calling (800) 717-4923. You may also change your PIN at any Charlevoix State Bank ATM (must know current PIN for ATM option).

Fees.

Lost card reorder fee \$10.00

Expedite card \$60.00

You may be charged a service fee if you use an ATM device that is not owned by Charlevoix State Bank.

Visa® charges an International Service Assessment Fee on all international transactions. Therefore, you will be charged 1.000% of the dollar amount of the transaction for each international transaction completed with your Visa® card when the country of the merchant or machine is different than your country as cardholder.

Currency Conversion. When you use your Visa® card at a merchant that settles in currency other than US Dollars, the charge will be converted into the US Dollar amount.

KEEP THIS PORTION