

## IMPORTANT INFORMATION REGARDING YOUR CARD

**Debit:** Once you receive your Contactless/Chip Debit Card by mail, you will call the automated system to activate it and create a 4 digit Personal Identification Number (PIN). This PIN will allow you to access your financial accounts at an ATM, make cash back purchases, and, in some instances, make person-to-person transfers.

**ATM only cards:** Once you receive your ATM Card by mail, you will call the automated system to activate it and create a 4 digit Personal Identification Number (PIN).

To use an ATM: Swipe, insert or tap (for contactless cards only and tap enabled ATMs) your card, enter your PIN, and follow the step-by-step instructions displayed on the screen. It's that simple!

### Electronic Payment

Your Visa® Check Card can be used just like cash or a check to pay for purchases at retailers. Simply present your card as payment wherever you see the Visa®, Shazam®, or Plus® logo. The amount of your purchase will be electronically deducted from your checking account. Be sure to save receipts from your ATM and purchase transactions and enter the amount into your check register. These transactions will also appear on your monthly bank statement to help you balance your account.

### Mobile Wallet

Your Visa Check Card is enabled for Apple, Android, Google and Garmin Pay. Add your card information to the Wallet on your mobile phone and you can tap your phone to pay wherever you see the contactless symbol. Additional Terms and Conditions when provisioning your card are required.

### Notes

Cards are closed after 1 year non-activity.

Debit Card PIN number may be changed via phone at 800-717-4923 OR at any Charlevoix State Bank ATM (must have current PIN for ATM option).

ATM Card PIN number may be changed via phone at 844-327-9746

Your card comes with free fraud monitoring. You will receive a text, call or email from our fraud service center in the event of suspicious transactions. Be sure to respond promptly to limit disruptions in card use.

Protect your debit card with



Misplaced your card? This app allows you to turn it on/off

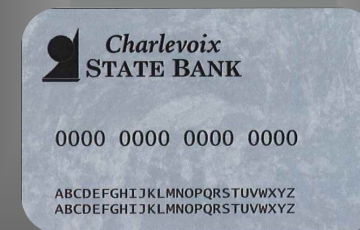
To learn about other features available, or to download the **FREE** app, search for **Brella** in your app store.

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



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# PERSONAL ATM OR DEBIT CARD APPLICATION



ATM Only

Please check one:  VISA DEBIT/ATM  ATM Access Only

Applicant \_\_\_\_\_ SS# \_\_\_\_\_

Joint Applicant \_\_\_\_\_ SS# \_\_\_\_\_

*(Joint Applicant info only necessary if the Joint Applicant is requesting a card or Applicant is a minor)*

Mailing Address \_\_\_\_\_

City, State & ZIP \_\_\_\_\_

Cell Phone No. (\_\_\_\_\_) \_\_\_\_\_ Home Phone No. (\_\_\_\_\_) \_\_\_\_\_ *if different than cell*

Accounts attached to card:

Checking Account No. \_\_\_\_\_ Please check one:  new account  existing account

Savings Account No. \_\_\_\_\_

**Signatures:** By signing below, you verify that you are an account owner for the account(s) listed above. You agree to the terms and conditions of the Consumer ATM/Debit Cardholder Agreement, including any fees and charges. You further agree that the information contained in this Application is true and accurate.

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

Joint Applicant Signature \_\_\_\_\_ 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 ACCESS ONLY CARDS: ATM - \$1000  
DEBIT CARDS: ATM - \$1000 POS - \$1000

Custom limits –requires officer approval if higher than default  
ATM \_\_\_\_\_ POS \_\_\_\_\_  
Officer initials \_\_\_\_\_ Date \_\_\_\_\_

EFT Agreement (Check One) Given to Cardholder \_\_\_\_\_ Mailed to Cardholder \_\_\_\_\_

Received by \_\_\_\_\_ Verified by \_\_\_\_\_ Ordered by \_\_\_\_\_ Date Ordered \_\_\_\_\_

**Consumer ATM/Debit Cardholder Agreement**

**Introduction.** This Consumer ATM or Check Card Agreement (“Agreement”) contains contract terms and other important information relating to your Consumer ATM or 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 federal laws and regulations. Normal banking customs and practices also apply.

**Definitions.** Unless inconsistent, words and phrases used in this document shall be construed so that the singular includes the plural and the plural includes the singular. The words “we,” “our,” and “us” refer to Charlevoix State Bank. 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.

**Account Requirement.** The services described in this agreement will be available to you only as long as you maintain a checking and/or savings account with us. You are liable for the payment of Card transactions authorized by you.

**Conditions.** The Card is the 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 Customer 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.

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

Customer authorizes Charlevoix State Bank to charge bank accounts as indicated when 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 the transaction.

**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 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 card at a merchant or ATM device that settles in currency other than US Dollars, the charge will be converted into the US Dollar amount.

**KEEP THIS PORTION**