

Branch: _____

Debit Card Application

I'd like to apply for the following:

- Visa Personal Debit/Check Card
 Visa Business Debit/Check Card

 Acct. Title: _____

 Address: _____

Social Security/TIN #: _____

Cell Phone # (required if available): _____

Daytime Phone #: _____

Evening Phone #: _____

 Checking #: _____

 **Savings #: _____

**This account may only be used where the
Star/Plus logo is displayed.

I understand that you will retain this application whether or not it is approved. You are authorized to check and/or verify my credit credit history and to answer questions regarding your credit experience with me. I request that you issue any card or device required for this program. I will be bound by the terms of the agreement.

Personal Debit/Check Card:

Please issue a card in the following name:

Name

Customer Signature

Business Debit/Check Card:

Please issue a card in each of the following names: (limit 4)

Name

Customer Signature

Name

Customer Signature

Name

Customer Signature

Name

Customer Signature

For Institution Use

Manager

Bank Representative

- Approved Declined

Card # Issued: _____

CHECK CARD/ATM CARDHOLDER AGREEMENT

By using your Newfield National Bank Check Card, or by permitting another person to use it, you agree to the following:

1. We will treat all your transactions made at an Automated Teller Machine (ATM) or at a participating merchant involving your Card as made or authorized by you.
2. Your secret Personal Identification Number (PIN) should be kept a secret, even from bank employees.
3. All deposits and payments placed in an ATM will be verified against the amount you have keyed at the ATM. If the amount entered is different from the contents, we will adjust your account to agree with the amount found in the ATM deposit envelope. Recent deposits may not be available or appear available in response to your balance inquiry. The availability of funds deposited at ATMs is outlined in our Funds Availability Schedule.
4. When you make a purchase using your Card, you will be requesting us to withdraw funds from your selected primary checking account in the amount of the purchase (and any additional cash withdrawals) and directing us to pay these funds to such merchants from whom you made the purchase.
5. If any account linked to your Card is a joint account, all transactions made by the Card through an ATM or at a merchant are binding on both parties. Each joint owner will be responsible for the repayment of any overdraft resulting from a transaction performed by the other joint party.
6. We will not be liable if an ATM fails to work or a merchant fails to process your transaction request. Please let us know if there is a problem or if your Card is not returned.
7. Our ATM Disclosure Notice, required by Federal Law, contains additional terms. Your liability for unauthorized transactions is set forth in the Disclosure Notice. Limits on our liability are also set forth in the Disclosure Notice. Also, if you permit someone else to use your Card, you are liable for any transactions made by that person, even if that person exceeds the authority you have given him or her (unless you first notify us that transactions made by that person are no longer authorized).
8. The Card is the property of the bank, it is not transferable, it may be revoked at any time and it must be surrendered on demand.
9. The regulations of the Bank, which apply to any account which may be accessed by the Card, apply to all transactions made with the Card.
10. We may amend this agreement, effective 21 days after notice of the amendment is mailed to you.

CALL NEWFIELD NATIONAL BANK, 1-800-690-3440, OR STOP AT ANY OF OUR CONVENIENTLY LOCATED BRANCH OFFICES IF YOU HAVE QUESTIONS.