



FIRST NATIONAL BANK

Member FDIC

- FOWLER • LA JUNTA • LAS ANIMAS •
- MONUMENT • ORDWAY • ROCKY FORD •

A BETTER BRAND OF BANKING
SINCE 1901

Please print this application and fill it out by hand or save it on your computer, complete and print. Bring it to one of our convenient locations and a banker will be able to help you.

Cardholder Agreement Visa Check (Debit Card)

GENERAL INFORMATION:

Account # _____ Date Account Opened: _____

PRINTED Name: _____ SS#: _____

Business Name: _____ Birth date: _____

Home Phone: _____ Cell Phone: _____

Physical Address: _____ How long at present address: _____ Yrs.

Mailing Address: _____ City/State: _____ Zip code: _____

REASON FOR REQUEST

- | | |
|--|-----------------------|
| <input type="checkbox"/> New Card (s)
<input type="checkbox"/> Existing card(s) damaged
<input type="checkbox"/> Replace lost/stolen card
<input type="checkbox"/> Replace fraud compromised card
<input type="checkbox"/> Name change or other correction: _____
<input type="checkbox"/> Other: _____ | Number of Cards _____ |
|--|-----------------------|

- 1) There will be no charge for cash withdrawals from the First National Bank of Las Animas ATM's located at 535 Bent Avenue, Las Animas, Colorado, 402 Colorado Avenue, La Junta, Colorado, 117 Main, Fowler, Colorado, 300 N. Main, Ordway, Colorado and 625 Highway 105, Monument, Colorado. There will be a \$1.00 charge for cash withdrawals at all foreign ATM locations.
- 2) There will be a \$5.00 charge for **reissue** of a First National Bank DEBIT card.
- 3) Annual card fee per account: No annual fee.

Signature

Date

BANK USE ONLY	
Card # _____	Date last address change. _____
Date Processed: _____	Is application within 30 days of
By: _____	last address change? Yes ___ No ___
	If yes, date and time customer was
	called. _____

Cardholder and Electronic Services Agreement
First National Bank
Fowler, La Junta, Las Animas, Monument, Ordway, Rocky Ford

This Agreement covers the use of the First National Bank of Las Animas Visa Check (Debit) Card. For your Card to be valid, you must have an open checking account in good standing with us.

An "electronic funds transfer" means a transfer of funds other than a transaction originated by check, draft or similar paper instrument which is initiated through an electronic terminal, telephone, or computer tape which instructs a financial institution to debit or credit a checking account.

I. USE OF YOUR CARD

By signing and using your card, you acknowledge receipt of this Agreement and agree to be bound by it. The following activities are covered under this Agreement:

- ✓ Purchase goods and services anywhere the card is honored up to \$1,500.00 each business day.
- ✓ Make cash withdrawals from ATMs up to \$510.00 each business day.
- ✓ Check your account balances.
- ✓ Make transfer between your Checking and Savings Account.

II. VISA CHECK (DEBIT CARD) TERMS:

1) Charges to Account:

The following events shall result in immediate payment or segregation of funds from your Checking Account: (a) authorization of a transaction through a merchant's Point of Sale (POS) terminal; (b) receipt by the Bank of merchant sales draft or advance draft; (c) an automated teller machine (ATM) withdrawals; and (d) payment of funds from under your checking account by the Bank's tellers.

2) Annual Fees:

There is no annual fee for the card.

3) Joint Tenancy:

If there is more than one card account owner, each is jointly and severally liable under this Agreement and authorizes any other account owner acting alone to carry out terms of this Agreement.

4) Electronic Terminal Access:

We will issue a Personal Identification Number (PIN) separately from your card. The PIN will enable you to use Automated Teller Machines in various locations. **DO NOT WRITE THE PIN ON THE CARD OR KEEP IT WITH YOUR CARD.** We will not be liable if the electronic terminal fails to function, or if your Card is rejected or confiscated by a merchant, if previously reported lost or stolen and you attempt to use it.

5) Not a Credit Card

The VISA Banking or Debit Card is not a credit card. It is a substitute for the use of a paper check. It is not a separate credit account device.

III. RIGHTS AND REQUIREMENTS

You promise to maintain a checking account with us while you have a Card. If you permit someone else to use your Card to make purchases or obtain cash, you authorize us to charge your account for the transaction.

If your account is in joint ownership, all account holders will be liable, individually and jointly, for any amount of any Card transaction.

If your checking account is closed for any reason, this Agreement and your right to use the Card will automatically be cancelled. We may revoke your Card at any time without notification to you. If your Card is cancelled, you must immediately stop using your Card. You remain liable for any amounts you owe under this agreement. Cancellation will not affect transactions already initiated.

You may cancel this Card by writing to us at the address on your checking statement. All cards must be returned to the Bank.

If it becomes necessary to take legal action to enforce the terms of this Card, you will be responsible for our costs and expenses, including reasonable attorney's fees.

IV. FEES

ATM transactions made at automated teller machines owned by First National Bank of Las Animas are free of charge. We will charge you \$1.00 for each transaction completed at any other location.

Card fees are assessed annually. There is an additional fee for reissued Cards. Please refer to the Bank's Cardholder Agreement/Service Fee Schedule for current fees.

V. STATEMENTS AND RECEIPTS

Each time you use a teller machine, you will receive a receipt showing the transaction.

Your regular monthly statement will describe each Card transaction that occurred during the preceding statement period, including the amount and date of the transaction and the name of the location and/or seller. You should keep copies of sales drafts and cash advance forms. They will not be returned in your statement, but are available upon request and for a fee. *Effective 8/6/07 you may or may not receive a receipt for transactions totaling \$15.00 or less.

VI. AVAILABILITY OF FUNDS

At the time you make a purchase or cash advance, funds in your checking account equal to the amount of the transaction may be held until the transaction is posted to your account.

VII. HOTEL AND MOTEL RESERVATIONS

If you need to cancel reservations you made using your Card, you must obtain a cancellation number from the merchant. If you are incorrectly billed, provide us with the Cancellation number along with the written request from you to credit your account.

VIII. FOREIGN TRANSACTIONS

All transactions on your account will be slated in US Dollars. If you use your Card to incur a debit to your account in foreign currency, it will convert to US Dollars when the debit is processed at the exchange rate at that time.

IX. ERRORS OR QUESTIONS ABOUT YOUR STATEMENT WHEN YOUR CARD IS USED AT A MERCHANT

Call us or write us at the telephone number or address listed on this Agreement as soon as you can, if you believe that your statement or receipt describing an electronic funds transfer is wrong, or if you need more information about an electronic funds transfer on the statement or receipt.

We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. We will need the following information:

- ✓ Your name and account number
- ✓ A description of the error or transfer that you are unsure about, and explain why you believe that there may be an error or why you need more information.
- ✓ The dollar amount of the suspected error.

If you advise us orally, we require you to send your complaint or question to us in writing within ten (10) business days.

We will determine whether an error occurred within 10 business days (20 business days for accounts opened within the last 30 days ("new accounts")) 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 for new accounts, foreign initiated transfers, or point-of-sale transactions) to investigate your complaint or questions. If we decide to do this, we will recredit your account within 10 business days (20 business days for new accounts) (5 business days for point of sale transactions) for the amount you think is in error, so that you will have the use of the money during the time it takes up 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 recredit your account.

If we determine that there is no error, we will send you a written explanation within 3 days from the date that our investigation is complete. Upon your receipt and at your cost, we will furnish you with copies of our investigation.

X. LOST OR STOLEN CARD

If your card is lost or stolen, or if you believe that someone has transferred or may transfer money from your account without your permission, YOU MUST NOTIFY US AT ONCE at the telephone number shown below. If your Card is then used by an unauthorized person in connection with a teller machine, you will not be held liable for such an unauthorized transfer. If you have notified us within 2 business days, and the unauthorized use is in connection with a card transaction at a merchant, you can lose no more than \$50.00 if someone used your card or PIN without permission. If you do not notify us within 2 business days after you learn of the loss of your Card or PIN and we prove that we could have stopped someone from using your Card or PIN if you had told us, you could lose as much as \$500.00. Also, if your statement shows transfers that you did not make and you failed to notify us within 60 days after the statement was mailed to you, you could be liable for the full amount of the unauthorized merchant transaction occurring after the 60 days if we can prove that the unauthorized transaction could have been prevented had you told us in time.

NOTIFY THE BANK IMMEDIATELY IF YOUR CARD HAS BEEN LOST OR STOLEN OR IF YOU BELIEVE THAT SOMEONE HAS TRANSFERRED OR MAY TRANSFER MONEY FROM YOUR ACCOUNT WITHOUT YOUR PERMISSION. CALL: 719-456-1512 TOLL FREE 888-803-2672 OR WRITE:

Operations
FIRST NATIONAL BANK OF LAS ANIMAS
PO BOX 270
LAS ANIMAS, CO 81054

Our lobby hours are Monday through Friday 9:00 a.m. – 4:00 p.m.

XI. ERRORS OR QUESTIONS ABOUT ANY ELECTRIC FUNDS TRANSER INITIATED WITH THIS CARD

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XII. DELAY IN ENFORCEMENT

If we delay in enforcing or fail to enforce any of our rights under this Agreement, we will not have lost or waived our rights.

XIII. SIGNATURES

By signing this Agreement, you agree to be bound by its terms and conditions. You acknowledge that you have received a copy of this completed Agreement. The undersigned further acknowledge(s) this institution's right to obtain credit information to open this account.

Signature

Date

Bank Copy

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Signature

Date

Customer Copy