



VISA DEBIT CARD/ATM CARD

Cardholder Disclosures and Request Form

About your DSB VISA-Branded Debit Card

This debit card can be used anywhere VISA is accepted. It is not a credit card. You may or may not need to enter your PIN at point-of-sale transactions. Regardless of the payment option you select with a merchant (debit PIN or credit signature), the funds will be debited directly from your checking account in approximately 1-5 business days from the date of purchase. Use of the card for point-of-sale transactions may be revoked at any time if the funding account becomes overdrawn.

Transaction Limits

For your safety and security, there are daily limits built into your card based on the type of account your card is linked to. For Beyond checking and Commercial accounts, the daily point-of-sale (POS) purchase limit is \$2,000, and the ATM withdrawal daily limit is \$500. For the Basic checking account, the daily POS purchase limit is \$1,000, and the ATM withdrawal daily limit is \$500. For ATM-only cards, the daily withdrawal limit is \$300.

Applicable Fees

If you make multiple card purchases that total more than the daily ending balance in your account, you may be charged an overdraft fee. Federal banking regulations require consumer consent before overdraft coverage and related fees can be extended on single, one-time debit card transactions (“POS”). If your DSB consumer checking account has Overdraft Privilege and you have provided the bank with your opt-in consent, then the daily Overdraft Privilege amount will be used if you make a single purchase and the Available Balance will not cover the purchase amount. If you do not take action or you opt-out, your attempted purchase will be declined at the point of sale if your Available Balance will not cover the purchase amount.

If a DSB debit card is used at a DSB-owned ATM, there is no ATM transaction fee.

If a DSB debit card (with exception noted in next sentence) is used at a non-DSB ATM, we will charge a \$1.00 fee, and the ATM owner/operator may also charge an additional fee at the time of withdrawal. If a DSB debit card linked to a Beyond checking account is used at a non-DSB ATM, we will credit back the \$1.00 fee, but the ATM owner/operator may still charge an additional fee at the time of withdrawal.

Unauthorized Transfers

Tell us at once if you believe your payment card and/or PIN code has been lost or stolen, or if you believe an electronic fund transfer has been made without your permission using information from your account. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 4 business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your card/PIN without your permission. If you do NOT tell us within 4 business days after you learn of the loss or theft of your card/code, and we can

prove we could have stopped someone from using your card/code without your permission if you had told us, you could lose as much as \$300.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was sent to you, you may not get back any money you lost after the 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 period.

Unauthorized Debits: Cardholder Responsibilities and Liability: Additional Limit on Liability for VISA-Branded Debit Card

Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen VISA-branded debit card. This additional limit on liability does not apply to ATM transactions to transactions using your PIN which are not processed by VISA.

You will be issued a person identification number (PIN) which must be used along with the card to initiate automatic teller machine (ATM) transactions. You are responsible for the safekeeping of your card and PIN. You agree not to disclose or otherwise make your card/PIN available to anyone not authorized to sign on your account. You also agree not to write your PIN on anything or keep it in any form with the card. If these security procedures are followed and unauthorized transactions occur, the liability limits apply. If reasonable care of the card/PIN is not exercised, the customer may be responsible for the entire amount. If you believe your password has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address listed below.

Error Resolution

In case of errors or questions about your electronic transfers, or if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt, contact us as listed below as soon as you can. We must hear from you no later than 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 in person, we may require that you send us your complaint or question in writing within 10 business days. We will tell you the results of our investigation within 10 business days (5 business days for VISA-branded debit card point-of-sale transactions and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will re-credit your account within 10 business days 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 10 business days, we may not re-credit your account.

If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

DENISON STATE BANK

VISA DEBIT CARD/ATM CARD Request Form

I acknowledge that I have read and understand the above written disclosure (totaling three pages) regarding my rights and responsibilities in relation to my new VISA Debit Card or ATM Card and PIN issued by Denison State Bank.

*PLEASE PRINT NAME, SIGN and DATE.
RETURN THIS PAGE TO A BANK REPRESENTATIVE.
KEEP THE PRECEDING PAGES FOR YOUR RECORDS.*

Print name _____

Signature _____ Date _____

FOR INTERNAL USE ONLY:

CSR Name/Initials _____ Date _____

Card Number _____

Link to Checking Account Number _____ Account Type _____

Link to Savings Account Number (for ATM access only) _____

Enroll this debit card in the Round-Up Savings Program (savings account required)

Yes No

Regulation E Consent Form Decision _____

Questions? Contact the CSR department at 1-800-633-2423 or 785-364-3131