

First National Bank of Bangor

Debit/ATM Card Application

Branch _____ Date --

To qualify for a VISA Debit/ATM card, you must be over 18 years old or have a parent or guardian co-signer.

Please select card type Debit Card ATM Card

YOUR PERSONAL DETAILS

Name _____ 2nd Name _____
 Soc Security # _____ Soc Security # _____
 Date of Birth _____ Date of Birth _____
 Telephone # _____
 Address _____ # of years at residence <2 Yrs 2-5 Yrs 5Yrs +

EMPLOYMENT DETAILS

Are you? Employed Self Employed Retired Student Occupation _____
 # of years (with current employer) <2 Yr 2-5 Yrs 5 Yrs + Current Employer _____

FINANCIAL INFORMATION

Checking Account # _____ I would like one card issued in my name only.
 Savings Account # _____ I would like two cards, one in my name and one for the 2nd signer

Disclosure

By signing below, I am applying for a First National Bank ATM/Debit Card. I understand this is not a credit card and that the dollar amount of the purchases made with this card will be deducted from my primary First National Bank checking account. I authorize First National Bank to verify the information provided above and to request a credit report if necessary. The First National Bank ATM/Debit Card is available for qualified customers only. I agree to be bound by the terms and conditions in the appropriate disclosure statement and Cardholder Agreement.

SIGNATURES

Signature _____ Signature _____

FOR BANK USE ONLY		
Card Number:	Approved By:	
Date Ordered:	Ordered By:	Verified By:

Cardholder Agreement

1. First National Bank may refuse any request to issue an ATM/Debit Card without cause or notice.
2. You agree that, upon receipt of your card, that you shall promptly sign the signature panel in ink.
3. You understand that, shortly after your receipt of the ATM/Debit Card, you will receive a Personal Identification Number (PIN) that is automatically assigned. You agree you will not share this PIN with anyone other than a joint owner on your account. You agree that you will not record the PIN on the card itself.
4. Authorization – You authorize us to charge your designated account(s) for money disbursed and to credit your designated account(s) for deposits received in connection with transfers involving use of the card, along with any applicable fees as outlined in the current fee schedule.
5. Use of Card – Your card is not transferable and remains the property of First National Bank. You agree to return the card to us immediately upon our demand. First National Bank can revoke or terminate your card without cause or notice. You may not authorize others to use the card(s).
6. Card Restrictions – On Visa Check Cards, Point of Sale (POS) transactions are limited to \$500 per calendar day. Cash withdrawals from ATMs are limited to \$300 per calendar day. You understand that the Bank may establish different limits for any cardholders upon its discretion. If you need to use your debit card for more than \$500 for a purchase or travel purposes, please call Bookkeeping at (608)486-2386, and your limit can be raised for a specific period of time.
7. Maintenance of Accounts – As long as this Cardholder Agreement remains in effect, you agree to maintain at least one of your designated accounts. Should all of your designated accounts be closed, your card privileges will be cancelled and we may retain your card if you attempt to use it.
8. Replacement of Lost or Stolen Cards – If your card is lost or stolen, and you request that we reissue a replacement card to you, you agree to pay a replacement fee for such replacement card, and you agree that we may debit your account for this fee. See our Fee Schedule for any related fees.
9. Amendments to Cardholder Agreement – We may amend this agreement at any time. We will provide you with written notice at least 30 days before the amendment becomes effective if the amendment will result in increased costs or liability to you. If an immediate change in the Cardholder Agreement is necessary for security reasons, we may amend the agreement without such prior notice.
10. Notices – Notices sent by us shall be effective when mailed to you at your last address that appears on our records. Except as otherwise provided in this agreement, or by applicable law, notices from you to us must be in writing and will be effective when received by us.
11. Collection Expenses – If we must pursue legal means to collect amounts you owe us under this agreement, you will pay our reasonable expenses, including attorney's fees, to the extent permitted by applicable law.
12. Joint Accounts – If your designated account(s) is/are a joint account, each account holder may exercise any and all rights under this Cardholder Agreement individually, and shall be jointly and severally liable for any obligations incurred by any such exercise. Each account holder may use the card(s), may agree to any amendment to or termination of the agreement, and may close any designated account. Each account holder agrees that any action taken by one account holder will be binding upon each account holder.
13. Disclosures – Please refer to the disclosure provided to you when you opened your account so that you are aware of your rights under Federal Regulation E (Electronic Funds Transfer Act). If you have misplaced this disclosure, you may request a copy from us.
14. **Important - Please Read - First National Bank highly recommends the use of your debit card be limited on internet purchases. Due to the high volume of internet fraud, we suggest using a credit card instead of your debit card because it is a safer alternative. If you do use your debit card for internet purchases, make sure only to use it on secured sites.**

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