

SCSB ATM/Debit Card Application

CARDHOLDER	SSN	Birthdate	Birthdate
ADDITIONAL CARDHOLDER	SSN	X	Date
Street Address	State	Zip	Date
City	Cell # -or- Business #	Savings Account #	Date
Home Phone #	X	Date	Date
Checking Account #	X	Date	Date
Cardholder Signature	Date	Date	Date
ATM/Debit Cardholder(s) Authorization and Agreement	Date	Date	Date

I/We authorize our financial institution to obtain a consumer credit report and to verify statements made in this application.
I/We agree to the terms and conditions of the electronic funds disclosure from our financial institution.

Additional Cardholder Signature

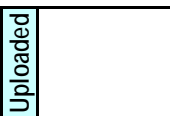
Approved by

DDMU 78

CUPR info checked

Ordered

Employee Initials



ATM Card
 Debit Card
 GoBank (no picture) Card
 Photo Debit Card

POS Limit
 Debit Card ONLY!

\$10.00 Charge?

YES NO

Credit GL 479380-5600 for \$9.35 & GL 290500-5600 for \$.65 (tax)

Your daily Cash Limit \$	Your daily Point of Sale Limit (Used for MasterCard Purchases) \$
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If Your Card is Lost or Stolen

Notify SCSB immediately at any of our seven locations during business hours. After hours, you may call 1-800-383-8000 to report a lost or stolen card. There may be a cost to replace your card.

ATM Safety Tips

- ◆ Never enter the PIN in any terminal that does not look genuine, has been modified, has a suspicious attached or is operating in a suspicious manner.
- ◆ Be aware of your surroundings and make sure no one is looking over your shoulder.
- ◆ Never share your PIN with anyone.

SCSB ATM Locations

- | | |
|--------------------------------------------------------------------------------------|----------------------------------------------------------------------------------|
| Downtown Harlan Office
508 Court St.
Harlan, IA 51537
(712) 755-5112 | Harlan West Branch
2010 23rd St.
Harlan, IA 51537
(712) 755-7671 |
| Elk Horn Office
4039 Main St.
Elk Horn, IA 51531
(712) 764-5067 | Panama Office
102 Main St.
Panama, IA 51562
(712) 489-2424 |
- Shell-Taylor Quik-Pik
 Shelby Exit, Interstate 80
 Shelby, IA 51570
 (712) 544-2083
 (Withdrawals only)



Card Application

- ATM
- Debit
- Photo Debit
- GoBank Debit



ATMs

- ◆ Deposit or withdraw funds from your checking and/or savings account.
- ◆ Transfer funds between your checking and savings account.
- ◆ Inquire about your checking or savings account balances.
- ◆ Most routine banking transactions can be done at an ATM.
- ◆ Use your card 24 hours a day, 7 days a week
- ◆ Receive same day credit on deposits made at an ATM up until 6 p.m. (in Iowa)
- ◆ ATMs that we own or operate are located at our West Branch and at our Main Branch Drive-Up both in Harlan, IA; in Elk Horn, IA; Panama, IA and at the Shell-Taylor Quik Pik Station in Shelby, IA. There is a charge of \$1.50 for withdrawals at ATMs we do not own or operate.
- ◆ To avoid surcharges (a fee charged by the owner of an ATM to non-customers), look for machines with the "Privileged Status" logo. Log on to www.scsbnet.com, click on "ATM Locator" then click on "Privileged Status" to find the location of these participating ATMs.



Travel Hints

- ◆ Look for a Cirrus or SHAZAM logo.
- ◆ Save money by using international ATMs. Withdrawals are dispensed in local currency and are debited from your account in US dollars based upon a favorable exchange rate.
- ◆ All MasterCard/Maestro/Cirrus ATMs have easy-to-read instructions in English or the local language.
- ◆ International ATMs are not on a 24-hour basis. The hours will vary from country to country.
- ◆ SHAZAM recommends that you access funds from a checking account for international transactions. International ATMs recognize a 4-digit PIN.
- ◆ If your card is lost or stolen in another country, please call this number as soon as possible: **(515) 558-7608** [SHAZAM Fraud Dept.'s International phone number]

Debit Cards

- ◆ Debit cards may be used at ATMs and at merchant locations for Point-of-Sale (POS) purchases.
- ◆ A debit card works like a plastic check and is much more convenient than a paper check.
- ◆ The transaction is processed through the MasterCard Corporation. The card can be used anywhere MasterCard is accepted.
- ◆ Any POS transactions will come directly out of your checking account and will appear in the electronic section of your account statement.
 - ◆ "Credit": Signature-based transaction
 - ◆ "Debit": PIN-based transaction
- ◆ Cash back on a transaction can only be done on a debit (PIN-based) transaction.
- ◆ If you would like to select your own 4-digit PIN, you may contact any SCSB location to do so.
- ◆ An SCSB photo debit card offers the additional security features of your photo and an engraved signature on the front.
- ◆ Returning merchandise purchased with a debit card is much the same as returning merchandise purchased with a check or cash. Instead of receiving cash back for your returned merchandise, you will receive a credit directly to your checking account.

ATM / DEBIT CARD FEES

First (<i>non-photo</i>) Card	Free
Photo Debit Card	\$10.00*
Photo Debit Card (for Bonus Checking)	Free
Photo Debit Card (for Student Checking)	Free
Replacement Card	\$10.00*

ATM / Debit Card Fee

Per statement cycle	\$1.50*
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- ◆ This fee may be offset by completing at least FIVE or more debit card or ATM transactions within your monthly statement cycle.
- ◆ This fee does not apply to Bonus or Prestige checking accounts.

*Sales Tax Included
Rev. March 2011

Bank Use Only	
SHAZAM	_____
Personix	_____
Existing Card	_____
Verified on Hogan	_____
Ownership on Checking	_____
Ownership on Savings	_____
Closed date	_____

Photo Debit Card Co-Applicant Signature

Photo Debit Card Applicant Signature