



# FIRST BANK

MEMBER FDIC

## CONSUMER DEBIT CARD

Make purchases plus get cash fast at ATMs

## ATM CARD

Get cash fast at ATMs

Applicant Name: _____ _____	New                      Student <b>Card Type:</b> Sunset Eagle
	CHECKING ACCOUNT NUMBER (Required for Debit Card)
Your card and PIN will be sent to the address on your account statement. Please speak to an Account Representative for special mailing accommodations.	_____ SECONDARY CHECKING ACCOUNT NUMBER
Last 4 digits of Applicant's Social Security Number: _____	_____ SAVINGS ACCOUNT NUMBER
Daytime Phone: _____ Evening or Message Phone: _____	_____ Reason for new card (lost, damage, etc.)

I hereby request that I be issued a First Bank Consumer Debit card or a ATM card and Personal Identification Number for use at merchant locations, point-of-sale terminals (Consumer Debit Card only) and automated teller machines (ATMs) to access my account(s) at First Bank. I understand that I may use my card to access my savings account through an ATM only. I also acknowledge receipt of an Electronic Funds Transfer Disclosure and a Cardholder Agreement, and understand that use of my Consumer Debit Card or ATM card shall governed by the terms and conditions applicable to my account(s), to the terms of the Cardholder Agreement, by laws, rules, regulations or applicable law, and such terms, conditions, and/or amendments as may be established from time to time and communicated to me in writing.

\_\_\_\_\_ As the parent/guardian on this account, I understand that I am responsible for the  
 Please Initial transactions conducted by the minor owner.

Applicant's Signature	Date	If applicable, Parent Signature	Date
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**IF APPLICATION IS NOT SIGNED - IT WILL BE MAILED TO THE ADDRESS ON ACCOUNT STATEMENT FOR SIGNATURE(S).**

**In order to expedite the processing of your application form, please remember:**

1. Only one debit card will be issued per individual, per account.
2. An application signed by all joint owners on your account must be on file with the bank before a debit card will be issued to a joint owner.

Look for these Logos at ATM and Merchant Locations

CONSUMER DEBIT CARD			
BUSINESS DEBIT CARD			
ATM CARD WITH CHECKING			
ATM CARD WITH SAVINGS			

# First Bank Consumer Debit/ATM Cardholder Agreement

Use of the Consumer debit card and ATM card, hereinafter referred to as Money Pass ATM card, shall be governed by the terms and conditions applicable to Cardholder's account(s), to the following terms of this Agreement, bylaws, rules, regulations or applicable law, and such other terms, conditions, and/or amendments as may be established from time to time and communicated to Cardholder in writing.

1. The Consumer debit card and Money Pass ATM card will be used in combination with a personal identification number (PIN) to obtain cash at ATM locations and to make purchases at merchant locations that have a PIN pad (Point-of-Sale locations). ATM Cards may only be used at ATMs. The Consumer debit card may also be used with a signature to purchase goods or services from merchants that accept MasterCard credit cards and do not have a PIN pad. Cardholders will maintain their card and PIN separately to ensure that the PIN will not be obtained by another person who may have possession of the card due to loss or theft.
2. The Consumer debit card and Money Pass ATM cards will be used to obtain cash and/or goods and services only if there are sufficient funds in the accessed account(s). Purchases made at merchant locations will automatically be applied to the cardholder's checking account. Cardholder will immediately pay any overdraft without notice or demand. Any business transacted by use of the card is not consummated until the Card Issuer has verified and processed the transaction on its records according to its usual practices, regardless of any receipt produced at the time of the transaction
3. All debit cards issued by First Bank are the property of First Bank and must be returned upon request and may be revoked or replaced without notice. The card may be automatically impounded at a terminal at any time. In the event of loss of the card, Cardholder agrees to immediately notify the Card Issuer. Cardholder shall review statements of account from the Card Issuer promptly and report any errors or unauthorized transactions. Disclosure Statement which is provided to Cardholder explains the legal limitations on Cardholder's liability for unauthorized transactions, as well as the rules for unauthorized transactions and error resolutions.
4. The Card Issuer has the right to limit the frequency or amounts of withdrawal, or to institute fees for cards or transactions, or to change its policies regarding these matters at any time without amending this Agreement. Cardholder's account may be charged for such fees. Current limits and fees, if any, will be provided to Cardholder separately in writing. First Bank accounts requiring more than one signature are ineligible for debit cards.
5. The Card Issuer makes no claims or warranties with respect to the operations of the equipment or the system, and the Card Issuer shall not be liable for any failure or malfunctions of the equipment or system, except as may be specifically provided by law.
6. Cardholder may cancel this Agreement at any time by notifying the Card Issuer in writing and returning the card. In that event, all rights and obligations for any transaction that occurs before the Card Issuer received notice of cancellation shall be determined by this Agreement.
7. First Bank policy prohibits the use of its debit cards for Internet gambling or adult entertainment websites. Cardholder agrees NOT to use the card for these purposes. First Bank reserves the right to restrict, block, and/or request return of the card without notice should the card be used against this policy.