

**APPLICATION FOR
SHAZAM®CHEK**

APPLICANT

_____	_____	_____
Last Name	First Name	M.I.
_____	_____	_____
Mailing Address	City	State Zip
_____	_____	_____
Home Phone No.	Cell/Work Phone No.	
_____	_____	_____
Social Security No.	Date of Birth	

For purchases at merchants and ATM use, this card should be linked to checking account # _____.
(Optional) For ATM access only this card should be linked to savings account # _____.

CO-APPLICANT

_____	_____	_____
Last Name	First Name	M.I.
_____	_____	_____
Home Phone No.	Cell/Work Phone No.	
_____	_____	_____
Social Security No.	Date of Birth	

Signatures: By signing below, the undersigned request(s) the described services and agrees to the terms and conditions governing the services, including any fees and charges. The undersigned agree(s) that all information is accurate and authorizes the financial institution to verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

_____	_____
Applicant's Signature	Date
_____	_____
Co-Applicant's Signature	Date

Mail or Deliver to:

NEW ALBIN SAVINGS BANK
118 MAIN ST. NE / PO BOX 8
NEW ALBIN, IOWA 52160

Official Use Only

Date received _____

Approved (Y / N) _____

Processed By _____

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

ATM Transfers - types of transfers and dollar limitations - You may access your account(s) by ATM using your SHAZAM[®]Chek card and personal identification number, to:

- make deposits to checking account(s)
- make deposits to savings account(s)
- get cash withdrawals from checking or savings account(s)
 - you may withdraw no more than \$250.00 per day
- transfer funds from savings to checking account(s)
- transfer funds from checking to savings account(s)
- get information about:
 - the account balance of your checking account(s)
 - the account balance of your savings account(s)

Some of these services may not be available at all terminals.

Types of SHAZAMChek Point-of-Sale Transactions - You may access your checking account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

Point-of-Sale Transactions - dollar limitations and charges - Using your card:

- you may not exceed \$1,000.00 in transactions per day
- the charge for your card is \$1.00 per month

This fee is waived if three point-of-sale transactions are made each month.

Currency Conversion and Cross-Border Transaction Fees. If you initiate a transaction with your SHAZAMChek card in a currency other than US Dollars, Mastercard will convert the charge into a US Dollar amount. The Mastercard currency conversion procedure is based on rates observed in the wholesale market or, where applicable, on government-mandated rates. The currency conversion rate Mastercard generally uses is the rate for the applicable currency that is in effect on the day the transaction occurred. However, in limited situations, particularly where Mastercard transaction processing is being delayed, Mastercard may instead use the rate for the applicable currency in effect on the day the transaction is processed.

Mastercard charges us a Currency Conversion Assessment of 20 basis points (.2% of the transaction) for performing the currency conversion. In addition, Mastercard charges us an Issuer Cross-Border Assessment of 90 basis points (.9% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion. As a result, we charge you a Currency Conversion fee of .2% and a Cross-Border Transaction fee of .9%. The Cross-Border Transaction fee is charged on all cross-border transactions regardless of whether there is a currency conversion. A cross-border transaction is a transaction that occurs at a card acceptance location in a different country from the country in which the card was issued. This means a cross-border transaction can occur even though the transaction is made when you are not in a foreign country. For example, a transaction made online with a foreign merchant is a cross-border transaction even though made while you are physically in the United States.

Advisory Against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

FEES

- We will charge you \$10.00 to replace a lost debit card.

ATM Operator/Network Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

DOCUMENTATION

- **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.
- **Periodic statements.**

You will get a monthly account statement from us for your checking accounts.

You will get a monthly account statement from us for your savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.

- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) if you give us written permission.

UNAUTHORIZED TRANSFERS

(a) Consumer liability.

• **Generally.** Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed 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 periods.

• **Additional Limits on Liability for SHAZAMChek card.** You will not be liable for any unauthorized transactions using your SHAZAMChek card if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. 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 orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (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 (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) 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 credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

NEW ALBIN SAVINGS BANK
118 MAIN ST. NE / PO BOX 8
NEW ALBIN, IOWA 52160

Business Days: Monday through Friday
Excluding Federal Holidays
Phone: (563) 544-4214

MORE DETAILED INFORMATION IS AVAILABLE
ON REQUEST

NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Don't lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.



New Albin Savings Bank

NEW ALBIN SAVINGS BANK
118 MAIN ST. NE / PO BOX 8
NEW ALBIN, IOWA 52160
Phone: (563) 544-4214
Toll Free: (888) 689-1898
newalbinsavingsbank.com

MEMBER
FDIC



Our card goes beyond conventional checking

Most checkbooks can only do one thing—checking. Our SHAZAM[®]*Chek* does this and much more. SHAZAM[®]*Chek* gives you a faster, more economical, more convenient way to buy the products and services you need. That's because it allows you to withdraw funds from your checking account without ever having to write out a check. You can purchase groceries, gas, or anything else. Use your card wherever Mastercard[®] debit card is accepted. Plus, SHAZAM[®]*Chek* performs all the functions of an ATM card. It's the checking-withdrawing-depositing-and-transferring-funds card all in one.

Fast and one-step easy

Forget having to round up your checkbook, a pen, and two forms of identification. With SHAZAM[®]*Chek*, every purchase is as simple as using a credit card.

Worry free when you're out of town

No need to worry about getting your checks cashed out of town. You may use your card wherever Mastercard debit card is accepted.

Provides all the advantages of an ATM card

Need to deposit, withdraw, or transfer funds? No problem. SHAZAM[®]*Chek* gives you access to all these services whenever you need them.

Economical and ecological

Eliminate the need to purchase checks (and the risk of running out when you're at the checkout). SHAZAM[®]*Chek* saves money in check printing fees while it saves valuable resources.

Safeguarded if lost or stolen

When you receive your SHAZAM[®]*Chek*, you'll also be assigned a personal identification number (PIN). It's added security against someone making transactions without your consent. And, as an added safeguard, we provide a cap on your liability if your card is lost or stolen. See your disclosure for details.

Just like balancing your checkbook

Every month in which a transaction is completed, you'll receive an account statement that includes the date, location, and amount of every transaction you've made.

Apply for yours today

You can enjoy the simple convenience of our SHAZAM[®]*Chek* for just \$1.00 per month. This fee is waived if three point-of-sale transactions are made each month. To apply, complete the attached application and mail or deliver it to the address shown on the application. You can expect your SHAZAM[®]*Chek* to arrive within 10 business days of your approval. Your PIN will be sent to you in a separate mailing. If you prefer to choose your own personal PIN, contact New Albin Savings Bank at (563) 544-4214. Before you know it, you'll be experiencing all the benefits of checkless, ATM checking with one simple card.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.