

FIRST PIONEER NATIONAL BANK

ATM/DEBIT CARD APPLICATION

Thank you for your interest in a First Pioneer National Bank ATM or Debit Card. Please provide the information requested below, review the Terms and Conditions, and sign and date where indicated. Your ATM/Debit Card should arrive within the next 7 to 10 days. The card and PIN (Personal Identification Number) will arrive separately. When you receive your new card, please activate the card and verify it works.

TYPE OF CARD REQUESTED											
ATM CARD <input type="checkbox"/>	ATM/DEBIT CARD <input type="checkbox"/>	HSA DEBIT CARD <input type="checkbox"/>									
APPLICANT INFORMATION											
Primary Account Holder Name		Joint Account Holder Name									
Mailing Address											
City	State	Zip									
Daytime Phone		Evening Phone									
Checking Account #	Savings Account # (<i>DEBIT CARD PURCHASES ARE NOT ALLOWED FROM A SAVINGS ACCOUNT</i>)										
TERMS and CONDITIONS											
<p>You agree to the following terms and conditions:</p> <ul style="list-style-type: none"> ★ Your daily withdrawal limits per account are: <table border="0"> <tr> <td>ATM</td> <td>\$500</td> </tr> <tr> <td>Debit Card</td> <td>\$1,500</td> </tr> </table> <p>These limits may be increased or decreased at any time at the discretion of First Pioneer National Bank.</p> ★ When you receive your card, it can be activated at an ATM or during a PIN transaction. You can activate or flag your card as Lost/Stolen in case of an emergency by logging in to your NetTeller Online Banking or Pioneer Mobile Banking. ★ Keep all your receipts and deduct the amount from your register. ★ Your card is accepted worldwide anywhere the VISA®, STAR or PLUS logos are displayed. ★ You agree to be responsible for any transactions done by anyone to whom you have given your card and/or Personal Identification Number (PIN). Do not put your PIN on the Internet, in your wallet/purse or anywhere for others to see. ★ You agree the card issued to you is the property of First Pioneer National Bank and you will surrender it upon request or demand from the Bank. ★ You understand cardholders are required to be 18 years of age or older. Anyone under 18 will require an adult account co-owner's signature on the application. ★ You understand your debit card will expire after two (2) years and may be reissued. ATM cards do not expire. ★ In the event your card is lost, stolen or misplaced, it is your responsibility to notify the Bank immediately at: <table border="0"> <tr> <td>Wray - (970) 332-4824</td> <td>Holyoke - (970) 854-2227</td> <td>24/7 - (866) 546-8273</td> </tr> </table> ★ You understand there will be a \$10 fee anytime a card is reissued and a \$5 fee anytime a PIN is reissued. See the Common Fees disclosure for expedited card and PIN reissue fees. ★ You understand you may receive voice, SMS (text) or email alerts from the First Pioneer National Bank Fraud Center if there is any unusual transaction activity on your card. The Fraud Center will never ask for personal information (social security numbers, date of birth, etc.) PLEASE BE AWARE, you will not be able to use your card until you respond to the Fraud Center. ★ Any questions, please feel free to call: <table border="0"> <tr> <td>Wray - (970) 332-4824</td> <td>Holyoke - (970) 854-2227</td> </tr> </table> 			ATM	\$500	Debit Card	\$1,500	Wray - (970) 332-4824	Holyoke - (970) 854-2227	24/7 - (866) 546-8273	Wray - (970) 332-4824	Holyoke - (970) 854-2227
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VISA ACCOUNT UPDATER (VAU) OPT-OUT											
<p>VISA® Account Updater (VAU) service allows participating merchants who receive recurring payments from your debit card to have access to current account information. You are entitled to opt-out of this service at any time. For more information on this service, please see your Electronic Funds Transfer (Reg E) disclosure.</p> <p>I/We would like to opt-out of the VAU service: YES <input type="checkbox"/> NO <input type="checkbox"/></p>											
SIGNATURES											
Signature - Primary Account Holder		Date									
Signature - Joint Account Holder		Date									