



APPLICATION FOR PERSONAL ATM OR DEBIT CARD

Please place an **X** mark in all boxes that apply:

ATM Card (Only Available on Savings Accounts) Visa® Debit Card New Card Number: _____

Personal Information

Name: _____ Social Security #: _____
Street Address: _____ Date of Birth: _____
City: _____ Home/Cell Phone: _____
State: _____ Work Phone: _____
Zip: _____
Email Address: _____

Mail Card to this Optional Address

Street Address: _____
City: _____ State: _____ Zip: _____

For ATM or Visa® Debit Cards, please list the Checking and/or Savings account numbers that apply.

ATM/Debit Card Opt-in/Opt-out Authorization (required – check one)

- I **do not** want Itasca Bank & Trust Co. to authorize and pay overdrafts on my ATM and everyday debit card transactions.
- I want Itasca Bank & Trust Co. to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Visa® Account Updater (VAU) Service Opt-out (optional – not required)

- I **do not** want to participate in the Visa® Account Updater Service and I do not want my updated card information provided to recurring payment merchants. I choose to contact the merchant directly if my card information changes.

Signature

X _____
Signature Date

Bank Use Only

RUSH ORDER (\$50.00 charge) Per Customer Request (new Card # due to fraud/compromise)
 Re-order Fee (\$15.00 charge) Current Card # _____
Charge Account #: _____

Received by Dept. Itasca Roselle Mail Fax Email CustServ Loans Tellers
Date Received: _____ By: _____ Port #: _____ TIN #: _____
Approved By: _____ Date: _____ Card #: _____ By: _____
Denied By: _____ Date: _____ Date Denial Letter Sent : _____ By: _____
OptIn/OptOut completed by: _____ Date: _____



Please read the following disclosure statements:

ATM / Visa® Debit Card – I (We) agree that the use of any Card issued in response to this application will constitute my (our) agreement to be jointly and severally bound by the terms and conditions delivered with the Card. It is certified that the attached information is complete and true and is given to induce you to issue said card(s). I (We) authorize you to make whatever credit and/or investigative inquiries deemed necessary in connection with this application and to exchange with others regarding my (our) card transactions. I (We) understand that this card is not a Credit Card, and that no commitment to extend credit to me (us) will be made by your issuance of the Card(s) requested.

Non Visa® Pin-less Debit Transactions – You may use your VISA® Debit Card to initiate both VISA debit transactions and non-VISA debit transactions without using a personal identification number (PIN) to authenticate the transactions. To initiate a VISA® debit transaction, you may sign a receipt, provide a card number over the phone or via the Internet, or swipe your card through a point-of-sale (POS) terminal.

To initiate a non-VISA® debit transaction, you may enter a PIN at a point-of sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction. We have enabled non-VISA® debit transaction processing on the Plus, Star, and ACCEL/Exchange networks.

The rights and protections applicable only to VISA® debit transactions, including additional liability limits (sometimes referred to as Visa's® zero-liability program) and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure, will not apply to transactions processed through non-VISA® networks.

If you have any questions concerning the use of your Visa® Debit Card, please contact Customer Service at 630-773-0350.



What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we may pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as Overdraft Protection Personal Line of Credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

➤ What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below)

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

➤ What fees will I be charged if Itasca Bank & Trust Co. pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$33.00 each time we pay an overdraft.
- Also, a \$6.00 fee will be assessed at the end of the 5th business day your account remains overdrawn and each business day thereafter.
- There is a daily limit of five overdraft fees we can charge you for overdrawing your account.

➤ What if I want Itasca Bank & Trust Co. to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call (630) 773-0350, visit www.itascabank.com, or complete the form provided and present it at a branch or mail it to:

Itasca Bank & Trust Co.
308 W. Irving Park Road
Itasca, Illinois 60143