



ATM/Debit Card Cardholder Agreement



The undersigned (ōlō or ōweō), in consideration of 1st **Bank of Sea Isle City** (ōyouō or ōyourō) issuing to me a n ATM/DEBIT CARD, hereby agrees to be legally bound by the following terms and conditions.

1. Accounts and Uses of ATM/DEBIT CARD. I have the account(s) (including such transaction (checking), savings and/or credit (loan) accounts(s)) with you set forth on my application form. I hereby request that you issue to me one or more ATM/DEBIT CARDS to be used in connection with such accounts as described in this Agreement.

I understand I may use the ATM/DEBIT CARD with my Personal Identification Number (ōPINō) at a BANK CARD MACHINE or automated teller machine (ōATMō) to (1) withdraw cash from my account(s), (2) effect transfers to or from my account(s), (3) make cash advances from my credit account(s) in the amounts I request, (4) make or arrange for deposits to me account(s) or (5) receive information regarding the balance in my account(s).

I may also use automated teller machines throughout the United States and in certain foreign countries which bear the name and logo to (1) make withdrawals from, (2) effect transfers to or from or (3) receive information regarding the balance in my transaction or savings account(s) that are designated as the primary account of each such type on my application form. I may also make a cash advance from my credit account designated as the primary credit account on my application form.

I further understand that I may use the ATM/DEBIT CARD at any retail establishment (ōMerchantō) where ATM/DEBIT CARDS are accepted to purchase goods and services and/or to obtain cash where permitted by the Merchant (ōPurchaseō). If I use the ATM/DEBIT CARD to make a Purchase, I shall be requesting you to withdraw the funds in the amount of such Purchase (including any cash received from the Merchant) from my primary transaction (checking) account designated on my application form and directing or ordering you to pay such funds to the Merchant.

I request that you provide to me such other services or access to other ATM systems or networks using the ATM/DEBIT CARD which you make available and which you advise me are offered in connection with my account(s) set forth on my application form. I also understand that from time to time I may request in writing that you provide access to additional accounts of mine through the ATM/DEBIT CARD you have issued to me. I agree that the uses of the ATM/DEBIT CARD described in this Agreement shall be subject to the rules and regulations of each account which is accessed by the card.

2. Use of Personal Identification Number ("PIN") with ATM/DEBIT CARD. I understand that an ATM/DEBIT CARD MACHINE is an automated teller. It can and will perform many of the same tasks as a human teller. I acknowledge that the Personal Identification Number or PIN which I use with the ATM/DEBIT CARD is my signature, identifies the bearer of the Card to the ATM/DEBIT CARD MACHINE or other network ATM and authenticates and validates the directions given just as my actual signature and other proof identify me and authenticate and validate my directions to a human teller. I also understand that a Merchant which accepts the ATM/DEBIT CARD for a Purchase transaction may have an electronic terminal (Merchant operated or self service) which requires the use of my PIN and when my PIN is used at a Merchant's terminal, it will authenticate and validate the directions given just as my actual signature will authenticate and validate my directions given to you.

I acknowledge that my PIN is an identification code that is personal and confidential and that the use of the PIN with the ATM/DEBIT CARD is a security method by which you are helping me to maintain the security of my account(s). Therefore, I AGREE TO TAKE ALL REASONABLE PRECAUTIONS THAT NO ONE ELSE LEARNS MY PIN.

3. Liability for Unauthorized transactions. I agree to contact you at once if I believe the ATM/DEBIT CARD(S) issued to me or my PIN has been lost or stolen or money is missing from my



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account(s). I also agree that if my monthly statement shows transactions which I did not make, and I do not contact you within 60 days after the statement was mailed to me, I may not get back any money lost after that time. I AGREE THAT IF I GIVE MY ATM/DEBIT CARD(S) AND/OR PIN TO SOMEONE ELSE TO USE, I AM AUTHORIZING THEM TO ACT ON MY BEHALF AND I WILL BE RESPONSIBLE FOR ANY USE OF THE CARD(S) BY THEM.

4. How to contact 1st Bank of Sea Isle City. I agree to contact 1st Bank of Sea Isle City immediately, if I believe the ATM/DEBIT CARD issued to me or my PIN has been lost or stolen or that an unauthorized transfer or Purchase from any of my accounts has occurred or might occur, by phoning and by confirming such information to you in writing at:

1st Bank of Sea Isle City
4301 Landis Avenue
Sea Isle City, NJ 08243
Telephone: 609-263-4102 or 1-866-378-1888
Hotline: 1-800-554-8969

5. Charges. I agree to pay the charges or transaction fees which are charged by you for these services or for services which may be later offered as such fees or charges may be imposed from time to time.

6. Deposits and Payments. I agree that when I make a deposit at an ATM/DEBIT CARD MACHINE that you have the right to verify the deposit before you make the money available to me. If I deliver cash, checks or other items to an ATM/DEBIT CARD MACHINE, I understand and acknowledge that the funds from my deposit may not be available for immediate withdrawal and that the availability of my deposit shall depend on your rules and regulations regarding the particular account in which I am making a deposit, the items I am depositing and whether the deposit is made at an ATM/DEBIT CARD MACHINE that is owned by you or another financial institution. I also understand and acknowledge that not all ATM/DEBIT CARD MACHINES may accept deposits and some ATM/DEBIT CARD MACHINES may limit the amount of funds which may be deposited and you may not control these limits.

7. Liability. If the ATM/DEBIT CARD is issued for a joint account, we agree to be jointly and severally liable under the terms of this Agreement and the agreement for such account.

I agree that if I make deposits to my account(s) with items of other than cash (check, drafts or other items) and you make funds available to me from such deposits prior to their collection, I agree that you may deduct the amounts of such funds from my account(s) which are not collected or, if the funds in my account(s) are insufficient at such time, I will promptly pay to you any amount of such funds which are not collected.

8. Amendment of this Agreement. I agree that from time to time you may amend or change the terms of this Agreement including amendments or changes to add further ATM/DEBIT CARD services or to amend or change the charges for these services. You may do so by notifying me in writing of such amendments or changes and my use of the ATM/DEBIT CARD after the effective date of any such amendment or change shall constitute my acceptance of and agreement to such amendment or change.

9. Ownership. I agree that the ATM/DEBIT CARD is your property and I will surrender it to you upon your request. I agree that the ATM/DEBIT CARD is non-transferable.

10. Disclosures. I hereby acknowledge receipt of the disclosure statement informing me of my rights under the Electronic Funds Transfer Act and a copy of this Agreement.