

## TYPES OF TRANSACTIONS

Below are the types of transactions your Card will accommodate.

**ATM Transfers.** You may access your account by ATM using your Card and code to...

- get cash withdrawals from your checking account - you may withdraw no more than your daily limit as specified at account opening.
- get cash withdrawals from your savings account - you may withdraw no more than your daily limit as specified at account opening.
- transfer funds from your checking account to your savings account.
- transfer funds from your savings account to your checking account.
- get information about the account balance of your checking and/or savings account.

Some of these services may not be available at all terminals. For security reasons, there are other limits on the number of transfers you can make at an ATM.

**Point-of-Sale Transaction.** You may access your business checking account with your Card to purchase goods (in person or by phone), pay for services (in person or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that you can do with a credit card (that a participating merchant will accept with a credit card). You may also use your Card to conduct purchases online over the internet.

**Retain Copies for Your Records.** You should retain copies of all records including receipts, credit slips (for returned merchandise), and cancellation numbers (for cancelled reservations). You should also mark each transaction in your account record (but not while at a terminal). You should review your periodic statement for accuracy and compare your account record against your periodic statement to reconcile balances.

## UNAUTHORIZED TRANSFERS

**Additional Risk Associated with Use of Business Purpose Cards.** You will not have the benefit of any consumer law limiting liability with respect to the unauthorized use of your Card. This means your liability for the unauthorized use of your Card could be greater than the liability in a consumer debit transaction. You accept and agree to undertake the additional risk at a greater measure of liability associated with the use of business purpose cards as described in this Agreement.

**Your Liability for Unauthorized Transfers.** You are liable for Card transactions you do not authorize if we can prove that we processed the transaction in good faith and in compliance with a commercially reasonable security procedure to which we both agreed, unless otherwise required.

**Tell us AT ONCE** if you believe your Card and/or code has been lost or stolen. 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 your Card and/or code is lost, stolen, or used without your permission, you agree to notify us immediately and to promptly confirm such notice in writing. Your liability for transactions with your Card and/or code will continue until 2 business days after the day we receive such written notice. If you do not notify us within 60 days from when the periodic statement containing an unauthorized transaction was first mailed or made available to you, we will be entitled to treat the information in the periodic statement as correct, and you will be precluded from asserting otherwise.

**Contact in Event of Unauthorized Transfer.** If you believe your Card and/or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address listed in this brochure. We will not be liable for any consequential or incidental damages resulting from the unauthorized use of your Card.

## ERROR RESOLUTION

You agree to examine your receipts and periodic statements using ordinary care and to report any errors or problems to us within a reasonable time. You agree that the time to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 60 days from when the statement containing the error or problem was first mailed or made available to you. If you do not report within 60 days, we will be entitled to treat such information as correct and you will be precluded from asserting otherwise. You further agree that if you fail to report to us within 30 days from when the statement was first mailed or made available to you online that we will not be required to pay interest on any refund to which you may be entitled. We will only recredit your account for errors or problems as required by law. Call or write us immediately with errors or questions about your electronic transfers at the telephone number or address listed in this brochure. If you tell us orally, we may require your complaint or question in writing with 14 business days. If you provide us with timely notice of an error or problem in your periodic statement, we will investigate the matter and notify you of the results as soon as reasonably possible under the circumstances. You may ask for copies of the documents that we used in our investigation.

## Banking Hours

### Main Bank

Monday - Friday 8:30 a.m. - 3:00 p.m.  
Saturday 8:30 a.m. - 11:00 a.m.

### Melcher Office

Monday - Friday 8:30 a.m. - 2:00 p.m.

### Drive-Up Office (Hwy 14 • Corner of Lincoln & Pearl Street)

Monday - Friday 8:30 a.m. - 5:00 p.m.  
Saturday 8:30 a.m. - 11:00 a.m.

## Automatic Teller Machines (ATMs)

### Knoxville • Drive-thru Motor Bank Location

Hwy 14 • Corner of Lincoln & Pearl Street

### Melcher-Dallas

At D&S Grocery Store



Free ATM transactions  
at over 3,000 **Shazam**  
**Privileged Status**  
network locations!



## Shazam Easy PIN (1.855.327.9746)

Want to change your PIN? After you receive your PIN Mailer, you can simply call their toll-free number and use the voice response system to instantly create the PIN of your choice using the reference number provided on your PIN Mailer. Easy PIN is available to use anytime, day or night, weekdays and the weekend.



# Iowa State Savings Bank

222 East Robinson Street • Knoxville, IA • 641.828.8000

115B Main Street • Melcher-Dallas, IA • 641.947.2181

www.issbank.com • hasslefree@issbank.com

Member FDIC

REV. 10.10.16



# Iowa State Savings Bank

*The Home of Hassle-Free Banking.*

## Business Debit Card



## Featuring EMV Chip Card Technology!

A chip-enabled terminal looks almost identical to the terminals used for swiping a debit card transaction. In addition to the magnetic stripe reader, chip card terminals have a slot on the front where you insert and leave your card while your transaction processes. If the merchant has a standard terminal accepting only swipe transactions, your debit card will still work with that method.

What does a chip-enabled terminal look like?





### BUSINESS DEBIT CARD AGREEMENT TERMS AND CONDITIONS

Business Name \_\_\_\_\_ Taxpayer ID# \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone No. \_\_\_\_\_ Email \_\_\_\_\_

Type of Organization:  Sole Proprietorship  General Partnership  Limited Partnership  Corporation  
 LLC  For Profit  Non-Profit  Non-Incorporated  Other \_\_\_\_\_

Checking Account No. \_\_\_\_\_ Savings Account No. \_\_\_\_\_

**Authorized Card Holder** (print as it should appear on the card) Card # (BANK USE ONLY) \_\_\_\_\_

Name \_\_\_\_\_ Signature \_\_\_\_\_

Telephone No. \_\_\_\_\_ Cell Phone # \_\_\_\_\_

Social Security No. \_\_\_\_\_ DOB \_\_\_\_/\_\_\_\_/\_\_\_\_ Date \_\_\_\_/\_\_\_\_/\_\_\_\_

DAILY CASH WITHDRAWAL LIMIT \$ \_\_\_\_\_ DAILY PURCHASE LIMIT \$ \_\_\_\_\_  DEBIT CHECKING ACCOUNT  DEBIT SAVINGS ACCOUNT  OK TO TRANSFER FUNDS

**Authorized Card Holder** (print as it should appear on the card) Card # (BANK USE ONLY) \_\_\_\_\_

Name \_\_\_\_\_ Signature \_\_\_\_\_

Telephone No. \_\_\_\_\_ Cell Phone # \_\_\_\_\_

Social Security No. \_\_\_\_\_ DOB \_\_\_\_/\_\_\_\_/\_\_\_\_ Date \_\_\_\_/\_\_\_\_/\_\_\_\_

DAILY CASH WITHDRAWAL LIMIT \$ \_\_\_\_\_ DAILY PURCHASE LIMIT \$ \_\_\_\_\_  DEBIT CHECKING ACCOUNT  DEBIT SAVINGS ACCOUNT  OK TO TRANSFER FUNDS

**Authorized Card Holder** (print as it should appear on the card) Card # (BANK USE ONLY) \_\_\_\_\_

Name \_\_\_\_\_ Signature \_\_\_\_\_

Telephone No. \_\_\_\_\_ Cell Phone # \_\_\_\_\_

Social Security No. \_\_\_\_\_ DOB \_\_\_\_/\_\_\_\_/\_\_\_\_ Date \_\_\_\_/\_\_\_\_/\_\_\_\_

DAILY CASH WITHDRAWAL LIMIT \$ \_\_\_\_\_ DAILY PURCHASE LIMIT \$ \_\_\_\_\_  DEBIT CHECKING ACCOUNT  DEBIT SAVINGS ACCOUNT  OK TO TRANSFER FUNDS

For Office Use  
Approved By: \_\_\_\_\_ Date \_\_\_\_/\_\_\_\_/\_\_\_\_ No. of Cards Issued: \_\_\_\_\_

**Introduction.** This Business Debit Card Agreement ("Agreement") contains contract terms and other important information relating to your Business Debit Card ("Card"). These terms govern the operation of this account unless varied or supplemented in writing. This Agreement also incorporates any other terms and conditions provided separately with your deposit account agreement as well as the terms of any disclosures you may have received. You should read this Agreement carefully and keep a copy for your records.

**Applicable Law.** This Agreement will be governed by the laws of the state in which your account is located as well as federal laws and regulations. Normal banking customs and practices also apply.

**Definitions.** Unless inconsistent, words and phrases used in this document shall be construed so that the singular includes the plural and the plural includes the singular. The words "we," "our," and "us" refer to the financial institution which issues the Card. The words "you" and "your" refer to the owner of the specific account for which Card transactions are permitted. The word "Cardholder" refers to any person authorized by you to use the Card.

**Business Card Purpose.** You and any Cardholder agree that this Card is for use by business owners and employees. The Card can be used for business purpose point-of-sale and Automated Teller Machine (ATM) transactions only. The Card may not be used for personal purposes. You acknowledge and understand that the Card shall not be treated as a consumer card under the provisions of state and federal law. You agree to provide written instructions to all Cardholders that the Card shall not be used for consumer purposes.

**Account Requirement, Payment Responsibility, Transferability, Enforceability.** The services described in this Agreement will be available to you only as long as you maintain a business checking account with us. You are liable for the payment of Card transactions authorized by you or your agent or any Cardholder or their agent. This account may not be transferred or assigned without our written consent. If any terms of this Agreement cannot be legally enforced, it will be considered changed to the extent necessary to comply with applicable laws. If any part of this Agreement becomes unenforceable, it will not make any other part unenforceable.

**How to Use the Business Card, Security Procedure.** The Card allows Cardholders to directly access the business checking account specified in your Card Application. We will issue Cards and codes to you at your request. Each Card will identify your business as the Cardholder. Each Cardholder must sign their Card before it may be used. As a security procedure, you agree to require both a Card and a code to be used together to obtain cash at designated ATMs. You may use your Card to purchase goods or pay for services without a code. Once a Card has been issued it cannot be transferred to another person. You agree to immediately notify us when you terminate a Cardholder's rights and to promptly return the Card to us.

**Termination and Amendments.** We may terminate this Agreement by written notice to you and you may terminate this Agreement by written notice to us. We may make amendments to this Agreement in the same method as provided in the terms and conditions provided in your account agreement. Use of your Card after receipt of notice of an amendment constitutes your acceptance of the change.

**Notices.** Any notices mailed to you under this Agreement will be mailed to the address we have for you in our records. You will keep us notified of your current mailing address.

**Order of Payment.** Our policy is to post and pay Card transactions in the order they are received. We reserve the right to pay Card transactions before checks and other items.

**Overdraft Protection.** If your account has an overdraft protection feature, unless otherwise agreed in writing, Card transactions that would otherwise overdraw your account will be covered by the overdraft protection feature.

**Stop Payment.** Only stop-payment requests from you or the Cardholder who authorized the transaction will be honored. However, because Card transactions are often processed immediately, stopping or amending payment is difficult and we cannot ensure that any request you make will be effective. In order to be effective, we must receive your request in time to give us a reasonable opportunity to act. Your request must precisely identify the transaction by date, time, location and dollar amount. Only you may release a stop-payment request.

**Periodic Statements.** You will get a monthly account statement (or e-statement) from us for your business checking account that will also include a record of transactions made using your Card.

Continued on reverse side...