



BUSINESS CHECK CARD APPLICATION

Centier Bank's Business Check Card provides a fast convenient way to simplify making your business purchases. The Centier Business Check Card is welcome anywhere you see the Visa symbol. Order yours today by filling out the information listed below:

Business Name _____

Business Address _____

City/State/Zip _____

Primary Checking Account # _____

Business Tax ID _____

_____ Card Number Cardholder Name (Print) Cardholder Signature

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Using your Centier Business Check Card carries special Visa benefits, including emergency card replacement and emergency cash disbursement. And you can safeguard your business through services that protect your purchases and limit your liability.

By using this card you can:

- Track business expenses from your monthly statement
- Avoid writing checks for items like supplies or gasoline
- Withdraw funds fast through our convenient ATM network

Business Check Card Benefits:

- Added Fraud Protection
- Auto Rental Insurance
- Visa's Liability Waiver Program
- Purchase Security
- Travel Assistance
- Convenience

DELIVERY OPTIONS:

Standard Delivery (3-4 Days) RUSH (Card Only, 2-3 Days) \$25 Service Charge RUSH (Card & PIN#, 2-3 Days) \$45 Service Charge

Branch Associate Completing Form _____ Branch # _____

Manager Approval Required on RUSH Order _____ Date _____

I authorize Centier Bank to issue card(s) for myself and/or other accountholders. I understand that I am fully responsible for the use of this card(s) and controlling access and use of the Personal Identification Number (PIN). I further agree to assist Centier Bank in the investigation and prosecution of claims for unauthorized transactions by completing the appropriate statements and reports requested by Centier Bank.

Signing below indicates that I am responsible on the Commercial Checking Account accessed by the card and PIN, and I agree to the terms stated in the attached Business Check Card Agreement. Cards shall not be issued without appropriate completed account resolutions or to accounts where multiple signatures are required.

_____ Business Authorized Signer Name (Print)

_____ Title

_____ Business Authorized Signer Signature

_____ Date



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Business Check Card Agreement

Visa's Zero Liability Policy

By signing the Business Check Card Application to order a Centier Business Check Card, you hereby understand that Visa's Zero Liability Policy shall protect you against unauthorized Centier Business Check Card transactions processed through the Visa network. Visa's Zero Liability Policy covers U.S. issued cards only and does not apply to commercial credit cards, ATM transactions, or PIN transactions not processed by Visa. If you suspect your Centier Business Check Card or card number has been lost or stolen, you may not be responsible for any unauthorized purchases if you report the theft promptly.

- Upon notification from you of unauthorized Business Check Card transactions, Centier Bank shall limit your liability for those transactions to zero. Centier Bank may require such notification to be received within 60 calendar days of the mailing date of the first statement showing any unauthorized Visa transactions. In evaluating your claim, Centier Bank shall consider whether gross negligence on your part has contributed to the transactions in question. You may be responsible for a loss if, based on substantial evidence, it is reasonably determined that you were grossly negligent or fraudulent in the handling of the card or account.
- Centier Bank may provide you with provisional credit for unauthorized Visa transactions within five business days from receipt of notification. Additionally, Centier Bank may require written confirmation of the unauthorized Visa transactions before providing provisional credit.

Centier Bank defines an "unauthorized transaction" to exclude either or both of the following:

- Any transactions by a business co-owner, a cardholder or person authorized by a cardholder, or other person with an interest in or authority to transact business on the account.
- Any transaction by a cardholder that exceeds the authority given by the Visa Business check card account owner.

A \$25.00 fee for recovering unauthorized transactions may be applied.

ATM Transfers – types of transfers, frequency and dollar limitations, and charges – You may access your account(s) by ATM using your Centier Bank Business Check Card and personal identification number to:

- Make deposits to your checking account
- Get cash withdrawals from your checking account
 - You may withdraw no more than \$500.00 per day
 - There is a charge of \$1.50 per withdrawal at ATMs we do not own or operate
- Make payments from your checking account to Centier Bank
- Get information about the balance of your checking account
- Get information about the last five transactions from your checking account

NOTE: Some of these services may not be available at all terminals

ATM transactions are limited to twenty per day in combination with point-of-sale transactions

Types of Centier Business Check Card Point-of-Sale Transactions - You may access your checking account 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 Visa Debit Card where Visa® Debit Cards are accepted.

Point-of-Sale Transactions – frequency and dollar limitations

- You may make no more than twenty transactions per day
- You may not exceed \$2,500.00 in point-of-sale transactions per day

Currency Conversion – When you use your Centier Business Check Card at a merchant that settles in currency other than US dollars, the charge shall be converted into the US dollar amount. The currency conversion rates used to determine the transaction amount in US dollars is either a wholesale market rate or the government mandated rate in effect the day before the processing date, increased by 1%. The conversion rate in effect on the processing day may differ from the rate in effect on the transaction date or posting date.

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.

ATM Operator/Network Fees – When you use an ATM not owned by Centier Bank, 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).