

PEOPLES TRUST Company

ATM / VISA CHECK CARD AGREEMENT

I hereby request that this ATM/DEBIT Card-issuing Institution issue me an ATM/DEBIT card for use in any ATM terminal or those of other affiliated institutions.

I accept the ATM/DEBIT card and agree that the card issuing institution may treat the entry of instructions accompanied by my personal identification number (P.I.N.) plus the use of my ATM/DEBIT card bearing the magnetic pattern assigned to me as being the same as a written order bearing my genuine signature, whether the ATM/DEBIT card is used by me or another person.

I understand and agree that any transactions made through the use of my ATM/DEBIT card and P.I.N. remain subject to any other rules and regulations applicable to my account, and to any other agreement between the card-issuing institution and myself.

I agree to all fees relating to the use of my ATM/DEBIT card as determined by the card-issuing institution and outlined in the card-issuing institution's account disclosure statement as has been provided. I further authorize my card-issuing institution to charge my account for all ATM-related fees.

I agree that my ATM/DEBIT card is property of the card-issuing institution and agree to surrender this card to the card-issuing institution upon request.

I further understand and agree that any of the terms and conditions of the card-issuing institution's cardholder agreement or account disclosure statement may be changed by the institution provided I am given appropriate written notice.

IMPORTANT INFORMATION REGARDING YOUR VISA BRANDED DEBIT CARD

Non-VISA Debit Transaction Processing:

We have enabled non-VISA debit transaction processing. This means you may use your VISA-branded debit card on a PIN-Debit Network* (a non-VISA network) without using a PIN.

The non-VISA debit network(s) for which such transactions are enabled are: **ACCEL/Exchange Networks.**

Examples of the types of transactions that you may be required to make to initiate a Visa transaction on your Visa-branded debit card include signing a receipt, providing a card number over the phone or via the Internet, or swiping the card through a point of sale terminal.

Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through use of a PIN.

The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

*Visa Rules generally define PIN-Debit Network as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

Currency Conversion and International Transaction: When you use your VISA Check Card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Visa USA charges us a 0.8% International Service Assessment on all international transactions, regardless of whether there is a currency conversion. If there is a currency conversion, the International Service Assessment is 1% of the transaction. In either case, we pass this international transaction fee on to you. An international transaction is a transaction where the country of the merchant is outside the USA.

PEOPLES TRUST *Company*

IMPORTANT INFORMATION REGARDING RECEIPT OF YOUR DEBIT CARD

Thank you for ordering a VISA Check Card or ATM card

You may expect to receive your card in approximately 7-10 days. The card will come in a non-descript envelope, sent to the address listed on your card application.

Prior to use at a Point of Sale terminal, you will be required to activate your card. You may call the number provided on the card when it is received, enter a few key pieces of information, and choose a PIN. Then, it will be ready for use.

Prior to use at an ATM, or to use your card in a Debit transaction, you must have chosen your PIN. While activating your card using the 800 number provided, you will choose a PIN. You may now use it as Debit or Credit at any merchant that accepts VISA.

If you wish to change your PIN, you may do so at any Peoples Trust Company ATM. To prevent fraudulent activity, we strongly suggest you do not use a PIN associated with commonly known personal identification, such as date of birth, address or social security number, and that you protect your PIN by keeping it in a place separate from where you keep your card.

If you have not received your card within the time frame described above, contact us at 802-524-2196 or 800-479-2196 and we will assist you with determining the card status and the necessary actions.