

First Fidelity Bank

Consumer Debit Card

Application and Disclosure

With your new First Fidelity Bank debit card, you can withdraw from your account at thousands of ATMs in the United States. Our debit cards cannot be used outside of the US or for international based transactions. The debit card will allow you to make purchases at stores that display the VISA logo. When a purchase is made with your debit card, the purchase amount is deducted from your account and a receipt will be issued. You must remember to enter the amount in your checkbook register for balancing purposes. You may not exceed the lesser of your account balance or \$500 in ATM transactions, and \$1,500 in Point-of Sale transactions per day. These limits are subject to change.

The debit card should be managed as you would manage cash. If your card is stolen, anyone could sign your name on a point-of sale transaction and many merchants don't require a PIN or signature on smaller transactions. Therefore, making this card secure is a priority. Call us immediately at 1 (256) 845-1077 or 1 (800) 226-2351 if your card is lost or stolen.

To apply, complete the attached application and opt-in form and mail or deliver to the address shown on the application. New accounts must be open and in good standing for 30 days before card will be approved. You can expect your card to arrive within 14 days of card approval. Your PIN will be sent to you in a separate mailing. Before you know it, you'll be experiencing all the benefits of your own personal teller in one simple card.

Electronic Funds Transfers Your Rights and Responsibilities

DEBIT CARD SERVICES. The services available through use of your debit card are described below:

- You may withdraw cash from your checking account(s), savings account(s), and NOW account(s)
- You may transfer funds between your checking and savings accounts, checking and NOW accounts, and savings and NOW accounts.
- You may make balance inquiries of your checking account(s), savings account(s), and NOW account(s).
- You may use your card at any merchant that accepts VISA debit cards for the purchase of goods and services.

ATM NETWORK. Your ability to perform the transactions or access the accounts set forth above depends on the location and type of ATM you are using and the network through which the transaction is being performed. A specific ATM or network may not perform or permit all of the above transactions.

You may access your debit card through the following network(s): Pulse.

ATM FEES. When you use an ATM not owned by us, 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.

POINT OF SALES TRANSACTIONS. Listed below are the cards you may use to purchase goods and services from merchants that have arranged to accept your cards as a means of payment (these merchants are referred to as "Participating Merchants"). Some Participating Merchants may permit you to receive cash back as part of your purchase. Purchases made with your cards, including any purchase where you receive cash, are referred to as "Point of Sale" transactions and will cause your "designated account" to be debited for the amount of the purchase. We have the right to return any check or other item drawn against your account to ensure there are funds available to pay for any Point of Sale transaction. We may, but do not have to, allow transactions which exceed your actual (ledger) account balance, or if applicable, your available overdraft protection. If we do, you agree to pay an amount equal to the overdrawn balance plus any overdraft fees.

The consumer debit card and corresponding checking account may be used for Point of Sale transactions.

Your debit card may also be used to obtain cash from your designated account(s) at participating financial institutions when so authorized under the terms of your Account Agreement.

AUTHORIZATION HOLDS. An authorization hold is a temporary hold that is placed on your account for certain debit card transactions. The amount of the temporary hold may be more than the actual amount of the transaction, so your available account balance will temporarily be reduced by the amount of the temporary hold. If the authorization hold or the processing of subsequent transactions causes your account to have insufficient funds to pay the transaction, we may charge you non-sufficient funds fees if we return the item or overdraft fees if we pay the item on your behalf.

CASH WITHDRAWAL LIMITATIONS. You may withdraw up to \$500 through use of ATMs in one day. There is a daily limit for all ATM withdrawal transactions. For security reasons, specific dollar limits are disclosed at the time the debit card is issued. First Fidelity Bank reserves the right to change dollar amount limits at any time upon prior notification.

POINT OF SALE LIMITATIONS. You may buy up to \$1,500 worth of goods or services in any one day through use of our Point of Sale service.

TOTAL DAILY LIMITS. In addition to the ATM limit or Point of Sale limits disclosed above, a total daily limit is imposed on these transactions. The maximum amount of cash withdrawals and Point of Sales transactions is limited to \$2,000 in any one day.

TRANSACTION RECEIPTS. Depending on the location of an ATM, you may not be given the option to receive a receipt if your transaction is \$15 or less. Upon completing a transaction of more than \$15, you will receive a printed receipt documenting the transaction (unless you choose not to get a paper receipt). These receipts (or the transaction number given in place of the paper receipt) should be retained to verify that a transaction was performed. A receipt will be provided for any transaction of more than \$15 made with your debit card at a Participating Merchant. If the transaction is \$15 or less, the Participating Merchant is not required to provide a receipt.

PERIODIC STATEMENTS. If your account is subject to receiving a monthly statement, all EFT transactions will be reported on it. If your account is subject to receiving a statement less frequently than monthly, then you will continue to receive your statement on that cycle, unless there are EFT transactions, in which case you will receive a monthly statement. In any case you will receive your statement at least quarterly.

USING YOUR CARD AND PERSONAL IDENTIFICATION NUMBER ("PIN"). In order to assist us in maintaining the security of your account and the terminals, the debit card remains our property and may be revoked or canceled at any time without giving your prior notice. You agree not to use your debit card for a transaction that would cause your account balance to go below zero, or to access an account that is no longer available or lacks sufficient funds to complete the transaction, including any available line of credit. We will not be required to complete any such transaction, but if we do, we may, at our sole discretion, charge or credit the transaction to another account; you agree to pay us the amount of the improper withdrawal or transfer upon request.

Certain transactions involving your debit card require use of your PIN. Your PIN is used to identify you as an authorized user. Because the PIN is used for identification purposes, you agree to notify First Fidelity Bank immediately if your debit card is lost or if the secrecy of your PIN is compromised. You also agree not to reveal your PIN to any person not authorized by you to use your debit card or to write your PIN on your debit card or on any other item kept with your debit card. We have the right to refuse a transaction on your account when your debit card or PIN has been reported lost or stolen or when we reasonably believe there is unusual activity on your account.

The security of your account depends upon your maintaining possession of your debit card and the secrecy of your PIN. You may change your PIN via the telephone or at a branch location.

YOUR RESPONSIBILITY TO NOTIFY US OF LOSS OR THEFT. If you believe your debit card or PIN has been lost or stolen,

Call us at: 1 (256) 845-1077 (8:30 am – 4:00 pm CST M-F) or 1 (800) 226-2351 (anytime)

Or

Write to: First Fidelity Bank
1400 Gault Avenue North
Fort Payne, AL 35967

CONSUMER LIABILITY: Tell us AT ONCE if you believe your debit card or PIN 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. If you tell us within two (2) business days after you learn of the loss or theft of your debit card or PIN you can lose no more than fifty dollars (\$50) if someone used your debit card or PIN without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your debit card or PIN and we can prove we could have stopped someone from using your debit card or PIN without your permission if you had given us notice, you can lose as much as five hundred dollars (\$500).

If your statement shows transfers you did not make (other than a preauthorized transfer), including those made by card, code, or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was transmitted to you, you may not receive back any money you lost after the sixty (60) days, and therefore, you may not get back any money in your account, if we can prove that we could have stopped someone from taking the money had you given us notice in time. If a good reason (such as a long trip or hospital stay) keeps you from giving the notice, we will extend the time periods.

CONSUMER LIABILITY FOR UNAUTHORIZED TRANSACTIONS INVOLVING DEBIT CARD. The limitations on your liability for unauthorized transactions described above generally apply to all electronic fund transfers. However, different limitations apply to certain transactions involving your card with the VISA logo. These limits apply to unauthorized transactions processed on the VISA or Plus network.

If you notify us about an unauthorized transaction involving your card with the VISA logo and the unauthorized transaction took place on the VISA or Plus network, zero liability will be imposed on you for the unauthorized transaction. We may increase the limit of your liability for such unauthorized transactions to the amounts described under “Consumer Liability” above if we reasonably determine, based on substantial evidence, that you were negligent or fraudulent in the handling of your account or your card with the VISA logo, you were proven to have participated in the transaction, or both. The zero liability provisions do not apply to PIN-based debit transactions not processed by the VISA or Plus network, including ATM transactions outside of the United States.

Your liability for unauthorized transactions with your card with the VISA logo that involve PIN-based debit transactions not processed by the VISA or Plus network, including ATM transactions described under “Consumer Liability” above.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR TRANSACTIONS. In case of errors or questions about your electronic fund transfers,

Call us at: 1 (256) 845-1077

Or

Write to: First Fidelity Bank
1400 Gault Avenue North
Fort Payne, AL 35967

Or

Use the current information on your most recent account statement

Notification should be made as soon as possible if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. You must contact First Fidelity Bank no later than 60 days after we sent you the first statement on which the problem or error appears. You must be prepared to provide the following information:

- Your name and account number.
- A description of the error or transaction you are unsure about along with an explanation as to why you believe it is an error or why you need more information
- The dollar amount of the suspected transaction

If you provide oral notice, you will be required to send in your complaint or question in writing within ten (10) business days.

We will determine whether an error has occurred within ten (10) business days (twenty (20) business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five days (45) (ninety (90) days for new accounts and foreign initiated Point of Sale transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business

days (twenty (20) business days for new accounts) for the amount which you think is in error, so that you will have the use of the money during the time it takes to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. The extended time periods for new accounts apply to all electronic funds transfers that occur within the first thirty (30) days after the first deposit to the account is made, including those for foreign initiated or Point of Sale transactions.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we have used in our investigation.

DISCLOSURE OF ACCOUNT INFORMATION. We will disclose information to third parties about your account or electronic fund transfers made to your account:

- Where necessary to complete a transfer or to investigate and resolve errors involving the transfer(s); or
- In order to verify the existence and condition of your account for a third party such as a credit bureau or merchant; or
- In order to comply with government agency or court orders; or
- If you give us your permission in a record or writing

SAFETY PRECAUTIONS FOR ATM TERMINAL USAGE. Please keep in mind the following basic safety tips whenever you use an ATM:

- Have your debit card ready to use when you reach the ATM. Have all of your forms ready before you get to the machine. Keep some extra forms (envelopes) at home for this purpose.
- If you are new to ATM usage, use machines close to or inside a financial institution until you become comfortable and can conduct your usage quickly.
- If using an ATM in an isolated area, take someone else with you if possible. Have them watch you from the car as you conduct your transaction.
- Do not use ATMs at night unless the area and machine are well-lighted. If the lights are out, go to a different location.
- If someone else is using the machine you want to use, stand back or stay in your car until the machine is free. Watch out for suspicious people lurking around ATMs, especially during the times that few people are around.
- When using the machine, stand so you can block anyone else's view from behind.
- If anything suspicious occurs when you are using a machine, cancel what you are doing and leave immediately. If going to your car, lock your doors.
- Do not stand at the ATM counting cash. Check that you received the right amount later in a secure place, and reconcile it to your receipt then.
- Keep your receipts and verify transactions on your account statement. Report errors immediately. Do not leave receipts at an ATM location.



**First Fidelity
Bank**

The finest traditions of community banking

www.bankffb.com

CONSUMER DEBIT CARD APPLICATION

CHECKING ACCOUNT NUMBER: _____

SAVINGS ACCOUNT NUMBER (only for use at ATM): _____

****You must have a checking account to apply for a debit card****

AUTHORIZED CARD USERS AND CARD LIMITS: Each authorized user will be issued a debit card linked to your Checking Account and (optional) Savings Account listed above. The authorized user must affix his or her signature on the reverse side of the card. The person(s) listed below in this section are designated as authorized users and on the account(s) listed above. Each card listed below will have separate 24-hour limits which default to the following: \$500 for ATM withdrawals, \$1,500 for Point-of-Sale transactions and a total of \$2,000.

1. Name as it should appear on card: _____

Social Security #: _____ E-Mail Address: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Cell Phone #: _____ Home Phone #: _____

Date of Birth: _____ Mother's Maiden Name: _____

Employer: _____ Work Phone #: _____

2. Name as it should appear on card: _____

Social Security #: _____ E-Mail Address: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Cell Phone #: _____ Home Phone #: _____

Date of Birth: _____ Mother's Maiden Name: _____

Employer: _____ Work Phone #: _____

SIGNATURES: By signing below, the undersigned request(s) the described services and agrees to the terms and conditions governing the services, including any fees and charges. The undersigned agree(s) that all information above is correct and authorizes First Fidelity Bank to verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

Applicant's Signature: _____ Date: _____

Co-Applicant's Signature: _____ Date: _____

****Please mail completed application and opt-in form to 1400 Gault Avenue N, Fort Payne, AL 35967 or deliver to any of our three locations****

FOR INSTITUTION USE ONLY:

_____ I have verified that the address listed above matches the address in our system and that it hasn't been changed within the last 30 days.

_____ I have verified that a COMPLETE signature card is on file, and that ALL applicants are on the account(s) listed above.

_____ Approved _____ Denied Authorized Signature: _____ Date: _____

Additional Information:

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 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 a link to another account, which may be less costly 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 will not authorize and pay overdrafts for the following types of transactions without your consent.

- 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 First Fidelity Bank pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$25** each time we pay an overdraft if your account is overdrawn more than \$10
- We will not charge you a fee if your account is overdrawn by \$10 or less on any given day and we will not charge you a fee if the item presented is \$10 or less
- **There is a limit of \$125** per day on the total fees we can charge you for overdrawing your account

➤ **What if I want First Fidelity Bank 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 (256) 845-1077, visit our website at www.bankffb.com/services/overdraft-coverage, send us a secure message through online banking, complete the form below and present it at one of our locations or mail it to: 1400 Gault Avenue N, Fort Payne, AL 35967.

You can revoke your authorization for First Fidelity Bank to pay these overdrafts at any time by any of the above methods. Your revocation must include both your name and the last 4 digits of your account number so that we can properly identify your account.

_____ **I do not** want First Fidelity Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ **I want** First Fidelity Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Signature: _____

Date: _____

Account Number: _____