

Your Key To Convenience.

Think of your Debit Card as a "plastic check." Like an ATM card, the Debit Card is linked to your checking account, which means you can use it at ATMs around the world.

And since Debit Card is also part of the Visa/MasterCard network, you can use it just like a credit card to make purchases. But instead of charging purchases, the amount is deducted automatically from your checking account.

It's also easy to keep track of your cash, since your purchases are listed on your monthly checking statement.

It's Safe And Easy To Use.

With the Debit Card, you don't have to carry large amounts of cash or a bulky checkbook. One tip: Be sure to keep your receipts and record your purchases in your checkbook.

You'll also enjoy an extra measure of privacy. Unlike writing a check, when you use the Debit Card you don't have to reveal your home address or telephone number.

Plus, the Debit Card is faster than writing a check.

Open Doors Around The World.

The Debit Card is accepted anywhere you see the MasterCard and/or Visa symbols. There are more than 10 million merchants worldwide. You can also use your card at places which normally don't accept checks.

The Debit Card card is so convenient, you can even use it to:

- Buy groceries and other goods at selected stores.

- Make hotel reservations.
- Order items by phone, mail or internet.

Doubles As Your ATM Card.

Use the Debit Card in place of your ATM card. You'll have access to your cash at thousands of network ATMs around the world.

The Benefits Of Debit Card.

- Doubles as your ATM card.
- Money to pay for purchases is deducted from your checking account.
- It's easy to keep track of your cash, since all transactions are listed on your checking statement.

Apply For Your Card Today.

Use our handy application to apply for your Debit Card. Simply complete the application and return it to us.

Important Information Regarding International Transactions

Transactions conducted in foreign countries may be blocked due to the rapid increase in International Debit Card Fraud.

Due to a currency conversion fee, all INTERNATIONAL Debit Card transactions will be subject to a fee equal to 1% of the transaction amount.

Debit Card Application.

Please list your account that will be associated with your Debit Card:

Account #: _____

Applicant.

First Name Middle Last Social Security Number Date Of Birth Mother's Maiden Name

Address City State Zip Code Years At Address Home Telephone Business Telephone

Previous Address (if less than 2 years at current address) City State Zip Code

Present Employer Or Business (if retired, list former) Years At Business Gross Monthly Salary

Source Of Other Income Amount Annual
 Monthly

Note: Income from alimony, child support, or separate maintenance payment need not be revealed if you do not choose to disclose it as income.

Signature.

This information is given to obtain the Debit Card and is true and complete. I authorize you to verify the information contained on this application and to obtain further information from a consumer credit report to assist in the review process. When I or someone I authorize use the card, I agree to the terms and conditions of the agreement that governs the use of the Debit Card. I will receive a copy of the agreement when I receive my card. I understand that the financial institution may assess service charges for the privilege of having a Debit Card. I understand if my checking account becomes overdrawn due to a Debit Card transaction, the debit card may be closed.

Applicant's Signature Date

For Financial Institution Use Only

Card Number