



P.O. Box 5 | 24 North Main Street | Berlin, MD 21811
tel: 410.641.1700 | web: taylorbank.com | Member FDIC

CONSUMER DEBIT CARD APPLICATION

To apply for a Taylor Bank Debit Card, you must have a Taylor Bank checking account. Each applicant must complete a separate application. All purchases made with the Card will be deducted from the account designated as the Primary Checking Account below.

Cardholder Name:

Last 4 Digits of SSN or Tax ID:

Birthdate:

Mailing Address:

City:

State:

Zip:

Primary Phone #:

Secondary Phone #:

Employer:

Mother's Maiden Name:

Check all that apply:

New Cardholder (new account or no previous cards issued)

Replacement for Lost Card

Card Replacement Fee Charged

Card Replacement due to Fraud

Application for 2nd Card (lower POS limit applies if approved)

Other:

I wish to access this account for Debit Card and ATM use:

Primary Checking Account #:

For ATM use only, I wish to access the following account(s):

Checking Account #

Checking Account #

Savings Account #

Savings Account #

Savings Account #

By signing below, I am applying for a Taylor Bank Debit Card. I understand this is not a credit card and that the dollar amount of the purchases made with this card will be deducted from my primary Taylor Bank checking account only. I authorize Taylor Bank to verify the information provided above. The Taylor Bank Debit Card is available for qualified customers only. I agree to be bound by the terms and conditions covered in the appropriate Disclosure Statement and Cardholder Agreement.

Applicant's Signature

Date

X

FOR BANK USE ONLY			
Application Accepted & Updates Completed By:			
Date Approved:		Approved By:	
Card #			
Date Ordered:		By:	Verified:
Date Last Address Maintenance:		ID Type:	ID #:
If address changed within 30 days of Application Date, customer identity must be verified in person and photo identification documented.			

Debit Card Cardholder Agreement

1. Calvin B. Taylor Banking Company may refuse any request to issue a Debit Card without cause or notice.
2. You agree that, upon receipt of your card, that you shall promptly sign the signature panel in ink.
3. You understand that, shortly after your receipt of the Debit Card, you will receive a Personal Identification Number (PIN) that is automatically assigned. You agree that you will not share this PIN with anyone other than a joint owner on your account. You agree that you will not record the PIN on the card itself.
4. Authorization – You authorize us to charge your designated account(s) for money disbursed and to credit your designated account(s) for deposits received in connection with transfers involving use of the Card, along with any applicable fees as outlined in the current fee schedule.
5. Use of Card – Your card is not transferable and remains the property of Calvin B. Taylor Banking Company. You agree to return the card to us immediately upon our demand. Taylor Bank can revoke or terminate your card without cause or notice. You may not authorize others to use the card(s).
6. Maintenance of Accounts – As long as this Cardholder Agreement remains in effect, you agree to maintain at least one of your designated accounts. Should all of your designated accounts be closed, your card privileges will be cancelled and we may retain your card if you attempt to use it.
7. Replacement of Lost or Stolen Cards – If your card is lost or stolen, and you request that we reissue a replacement card to you, you agree to pay a replacement fee for such replacement card, and you agree that we may debit your account for this fee. See our Fee Schedule for any related fees.
8. Amendments to Cardholder Agreement – We may amend this agreement at any time. We will provide you with written notice at least 30 days before the amendment becomes effective if the amendment will result in increased costs or liability to you. If an immediate change in the Cardholder Agreement is necessary for security reasons, we may amend the agreement without such prior notice.
9. Notices – Notices sent by us shall be effective when mailed to you at your last address that appears on our records. Except as otherwise provided in this agreement, or by applicable law, notices from you to us must be in writing and will be effective when received by us.
10. Collection Expenses – If we must pursue legal means to collect amounts you owe us under this agreement, you will pay our reasonable expenses, including attorney's fees, to the extent permitted by applicable law.
11. Joint Accounts – If your designated account(s) is/are a joint account, each account holder may exercise any and all rights under this Cardholder Agreement individually, and shall be jointly and severally liable for the obligations incurred by any such exercise. Each account holder may use the card(s), may agree to any amendment to or termination of the agreement, and may close any designated account. Each account holder agrees that any action taken by one account holder will be binding upon each account holder.
12. Governing Law – The terms and conditions set forth in this agreement will be governed by the laws of the United States of America and of the State of Maryland. In the event of any conflict between these terms and conditions and any applicable federal or state law or regulation, these terms and conditions shall be considered modified to comply with such law or regulation.
13. It is the cardholder responsibility to notify the bank prior to domestic or international travel to ensure no interruptions to card use.
14. If your card or PIN is lost or stolen or in the possession of an unauthorized person, notify the bank by (1) calling 866-546-8273, available 24 hours a day; (2) visiting your local branch during regular business hours; (3) use our automated Bank-by-Phone service, 410-629-1320 or 800-764-2686; (4) online through your Nettle account (if your card is listed); (5) calling the main office at 410-641-1700; (6) in writing at PO Box 5, Berlin, MD 21811; (7) through your mobile banking app.
15. To keep your card active, use the card at least once every 12 months. No activity could lead to card closure.
16. Notify Bank immediately of address or phone number changes to ensure no interruptions to card use.

Basic Safety precautions to employ while using an ATM

- Be aware of your surroundings when using an ATM, particularly during the hours of darkness;
- Be accompanied by another person when using an ATM during the hours of darkness;
- Refrain from displaying cash, place cash in a pocket as soon as a transaction is completed, and count cash in the safety of a locked enclosure such as a car or home;
- Use another ATM or return at a later time, if anything suspicious is noticed;
- Cancel a transaction, place the your card in a pocket and leave if anything suspicious is noticed when using an ATM; and
- Immediately report all crimes to the operator of the ATM and to law enforcement officials.

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

The Electronic Fund Transfers we are capable of handling for consumers are indicated below, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should keep this notice for future reference.

BUSINESS DAYS: For purposes of these disclosures, our business days are Monday through Friday, excluding Federal Holidays.

ATM TRANSFERS

You may access your account(s) by ATM using your debit card and personal identification number (PIN) to:

- Withdraw cash from checking or savings account; you may withdraw no more than \$300.00 per day.
- Transfer funds from savings to checking.
- Transfer funds from checking to savings.
- Get balance information about checking accounts or savings accounts.
- Deposit funds to checking accounts or savings accounts.
- Some of these services may not be available at all terminals.

Limitations of Frequency of Transfers: In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

** Transfers from a savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per month.

** For security reasons, there are other limits on the number of transfers you can make by computer.

FEES AND CHARGES

- There is a charge of \$1.75 per withdrawal at ATMs we do not own or operate. That ATM may also charge a fee.
- Replacement of Lost or Stolen Cards – If your card is lost or stolen, and you request that we reissue a replacement card to you, you agree to pay a \$15.00 replacement fee for such replacement card, and you agree that we may debit your account for this fee.
- An ATM not owned by us may charge a fee for a balance inquiry even if you do not complete a fund transfer.

POINT-OF-SALE TRANSACTIONS

Using your card:

- You may access your checking account to purchase goods (in person, by phone, by computer), pay for services (in person, by phone, by computer), get cash from a merchant, if the merchant permits, and do anything that a participating merchant will accept.
- You may not exceed more than \$1,500.00 in transactions per day for debit card purchases.

PREAUTHORIZED PAYMENTS

NOTICE OF VARYING AMOUNTS: If preauthorized payments will vary in amount, the person you are paying will notify you ten (10) days before each payment of the amount and date of the transfer.

RIGHT TO STOP PAYMENT and procedure for doing so: If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how: Call or write us at the telephone number or address listed below in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We will charge you the current stop-payment fee for each stop-payment order you give.

DOCUMENTATION

TERMINAL TRANSFERS: At our ATMs, you can get a receipt at the time you make any transfer to or from your account.

PERIODIC STATEMENTS: You will get a monthly account statement from us for your checking accounts. You will get a monthly account statement from us for your savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (4) There may be other exceptions stated in our agreement to you.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- (1) Where it is necessary for completing transfers; or
- (2) In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) In order to comply with government agency or court orders; or
- (4) If you give us written permission.
- (5) As explained in the Privacy Policy found online

UNAUTHORIZED TRANSFERS

CONSUMER LIABILITY: Tell us at once if you believe your card and/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 (plus funds in an account used for overdraft protection). If you believe your card and/or PIN has been lost or stolen, and you tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your card and/or PIN without your permission. Also, if you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or PIN, and we can prove we could have stopped someone from using your card and/or PIN without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, call (410) 641-1700 or write us at Taylor Bank, 24 N. Main Street, Berlin, MD 21811, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
 - (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
 - (3) Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.
- We will determine whether an error occurred within 10 business days (5 business days if involving a Visa® transaction or 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days if involving a Visa® transaction or 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer. We will tell you the results within three 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 used in our investigation.

Taylor Bank, 24 North Main Street, Berlin, MD 21811
(410) 641-1700 for questions

MEMBER FDIC