



Debit Card Authorization

SHAZAM® Chek Card

Customer Name: _____ Account Number: _____

Address: _____

Date of Birth: _____ Social Security Number: _____

Cell Phone Number: _____

Secondary Phone Number: _____ Home Work

Depositor's Employer: _____ How Long _____

Address: _____

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 agrees that all information is accurate and authorizes the financial institution to verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

Signature: _____ Date: _____

Internal Use Only

Card Limits:	Daily/ Point of Sale	\$ 1000	(Total ATM + Debit Card Purchases)
	Unmanned/ ATM Daily	\$ 400	(Total daily ATM withdrawal)
	3 day limit/ ATM	\$ 2000	(Total 3 day ATM + any pin purchases)

Date: _____ Officer Approval _____



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 a savings account which may be less expensive than our standard overdraft practices. To learn more, ask 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 pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

• **What fees will I be charged if Integrity Bank Plus pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of **\$20.00** each time we pay an overdraft.
- Also, if your account is overdrawn for 10 business days, we will charge an additional **\$25.00** every 5 days.

• **What if I want Integrity Bank Plus 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 us at (507) 342-5111 Wabasso; (507) 859-2151 Walnut Grove; use online banking to email us or complete the form below and mail it back to us or bring it into the bank.

I want Integrity Bank Plus to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I do not want Integrity Bank Plus to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: _____

Date: _____

Internal Use Only

Was a copy of form given to the customer? Yes No (If no, send a copy with the confirmation letter.)

Date: _____ Teller Initials _____

Electronic Fund Transfers - Your Rights and Responsibilities

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

Shazam® Chek Card ATM Transfers – Shazam and Cirrus Networks – types of transfers and dollar limitations –

You may access your account(s) by ATM using your Shazam Check Card and personal identification number to:

- Get cash withdrawals from checking account(s). Dollar limits are established at account opening.

Some of these services may not be available at all terminals.

Types of Shazam Chek Card Transactions – You may access your checking accounts to purchase goods or services (in person, phone or internet), get cash from a merchant, if permitted, or from a participating financial institution.

Debit Card Transactions – dollar limitations – using your debit card:

- Dollar limit is established upon account opening.

Advisory Against Illegal Use. You agree to not 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 is located.

Termination

- You may terminate the electronic fund transfer agreement by written notice to us.
- We may terminate the electronic fund transfer agreement by written notice to you.

ATM Operator/Network 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).

Documentation

Terminal transfers. You can get a receipt at the time you make a transfer to or from your account using an ATM or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.

Periodic statements. You will get a monthly account statement from us for your checking accounts.

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 the ATM where you are making the transfer does not have enough cash.
4. If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
5. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
6. There may be other exceptions stated in our agreement with you.

Confidentiality

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

1. Where it is necessary for completing a transfer; 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. As explained in the separate Privacy Disclosure.

Unauthorized Transfers

Customer liability. Generally. Tell us at once if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check.

Telephoning is the best way of keeping your possible losses down. You could lose all of the money in your account (plus your maximum overdraft line of credit). We will be liable for all unauthorized transfers unless the unauthorized transfer was due to the loss or theft of your card and/or code. If due to the loss or theft of your card and/or code, and you notify us within 60 days of when the unauthorized transfer appears on the statement you can lose no more than \$50 if someone used your card and/or code without permission.

If you do **NOT** notify us within 60 days after the unauthorized transfer appears on your statement, and we prove that we could have stopped someone from using your card and/or code without your permission if you had told us within 2 days of

when you discover the loss or theft of your card and/or code, you could lose as much as \$500 for unauthorized transfers that appear on the statement.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, 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 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 hospital stay) kept you from telling us, we will extend the time periods.

- *Additional limit on liability for Shazam Chek Card.* Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Shazam Chek Card. This additional limit on liability does not apply to ATM transactions or to transactions using your PIN which are not processed by VISA®.

Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this brochure. You should also call the number or write to the address listed in this brochure if you believe a transfer has been made using the information from your check without your permission.

Right to bring civil action

You may bring a civil action against any person violating any provision of Minnesota Statutes § 47.69 (governing consumer privacy and unauthorized withdrawals).

If you prevail in such an action, you may recover the greater of your actual damages or \$500. You may also be entitled to recover punitive damages, your court costs and reasonable attorney's fees.

Time needed to complete terminal transactions * Withdrawals made at a terminal will normally be completed and charged to your account within two business days.

Point-of-Sale Transactions

Payment for goods or services made in this manner shall not affect any of the rights, protections, or liabilities in existing law concerning a cash or credit sale made by means other than through the use of a terminal.

You can reverse a point-of-sale transaction by contacting the merchant.

Error Resolution Notice

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed in this brochure, 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 for Shazam Chek Card point-of-sale transactions processed by VISA and 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 questions. If we decide to do this, we will credit your account within 10 business days (5 business days for Shazam Chek Card point-of-sale transactions processed by VISA and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have 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. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account was opened.

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 were used in our investigation.

Integrity Bank Plus, 726 Main Street, PO Box 119, Wabasso MN 56293
Business days – Monday through Friday – excluding Federal Holidays
Phone: 507-342-5111

Lost or stolen cards after normal hours call – Shazam Help Desk @ 800-383-8000

Member FDIC