

SCHWERTNER STATE BANK

ATM NEW CARD APPLICATION AND DISCLOSURE

DDA: _____ Savings: _____

Commercial DDA: _____

Name: _____ Social Security No.: _____

Address: _____

City: _____ State: _____ ZIP: _____

ATM CUSTOMER AGREEMENT

At this time, you may use your ATM CARD to withdraw \$ _____ per "Machine Day" which is the 24 hour period from 3:00 p.m. one day to 3:00 p.m. the next day.

You may use your ATM card at any terminals free of usage charge from the bank owning that machine. At this time and until further notice Schwertner State Bank waives these charges to our customers. Should a charge be shown to have been assessed on ones statement please contact us at (512) 746-2047 to receive a refund.

LIABILITY LIMITS ON VISA BRANDED CARDS: Unless one has been grossly negligent or has engaged in fraud, personal liability may be limited on unauthorized transactions using lost or stolen VISA branded cards. This misplacement or theft must be reported within two business days of it being discovered missing. If the loss is reported within that timeframe, liability is limited to the lesser of \$50.00 or the amount of money, property, labor, or services rendered by the unauthorized use prior to notification. Failure to notify the Bank promptly may result in losses up to \$500.00.

ERROR RESOLUTION PROCEDURES FOR VISA BRANDED CARDS: In case of errors or questions regarding transactions on VISA branded card, call or write us as described in the Error Resolution Notice in our disclosures entitled 'ELECTRONIC FUNDS TRANSFERS-YOUR RIGHTS AND RESPONSIBILITIES'. We will tell you the results of our investigation with ten business days (five business days for point of sale transactions and twenty days if the transfer involves a foreign initiated transaction). Some situations require additional time to fully research. In such instances the Bank may take an additional forty five days(ninty days for point of sale or foreign initiated transactions) following our initial report. Should such action be taken the Bank will credit the full amount in question to the involved account within ten business days(five for point of sale and twenty for foreign initiated transactions) to allow access to the funds while the investigation is completed. For this credit to be completed we must have the complaint in writing and signed by the complainant.

NEW CARD CHARGE \$2.00

REPLACEMENT CARD CHARGE \$2.00

You must report an unauthorized transaction on your statement within 60 days after receiving your statement.

SIGNATURES: The undersigned request the described service and agrees to the terms and conditions described governing said service including any fees and charges. It is also acknowledged that the undersigned has previously received and agreed to the terms of the 'ELECTRONIC FUND TRANSFERS-YOUR RIGHTS AND RESPONSIBILITIES'.

Customer Signature

Date

FOR BANK USE ONLY:

CARD NUMBER: _____ DATE: _____

ACCEPTED BY: _____ DATE: _____