



**PIONEER
TRUST
BANK, N.A.**

VISA® BUSINESS DEBIT CARD APPLICATION

BUSINESS INFORMATION (please type or print)

Business Legal Name			DBA (if applicable)		
Business Address			Mailing Address (if different)		
City	State	Zip	City	State	Zip
Federal Tax ID	Primary Checking Account	Business Phone Number	Business Type <input type="checkbox"/> Sole Owner <input type="checkbox"/> L.L.C. <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other		
Contact Name	Contact Phone	E-Mail Address			

BUSINESS OWNERS/OFFICERS/PARTNERS

Name	SSN	DOB	Title
Name	SSN	DOB	Title
Name	SSN	DOB	Title

CARDHOLDER INFORMATION

Maximum \$5000 Daily Purchase Limit and \$1000 daily ATM limit per card.

Cardholder #1					
First Name	MI	Last Name			
Home Address			SSN	DOB	
Daily Purchase Limit (\$)	Daily ATM (Cash) Limit (\$)		Account(s) to Access		
Signature	Work Phone		Cell Phone		
Cardholder #2					
First Name	MI	Last Name			
Home Address			SSN	DOB	
Daily Purchase Limit (\$)	Daily ATM (Cash) Limit (\$)		Account(s) to Access		
Signature	Work Phone		Cell Phone		
Cardholder #3					
First Name	MI	Last Name			
Home Address			SSN	DOB	
Daily Purchase Limit (\$)	Daily ATM (Cash) Limit (\$)		Account(s) to Access		
Signature	Work Phone		Cell Phone		
Cardholder #4					
First Name	MI	Last Name			
Home Address			SSN	DOB	
Daily Purchase Limit (\$)	Daily ATM (Cash) Limit (\$)		Account(s) to Access		
Signature	Work Phone		Cell Phone		
Cardholder #5					
First Name	MI	Last Name			
Home Address			SSN	DOB	
Daily Purchase Limit (\$)	Daily ATM (Cash) Limit (\$)		Account(s) to Access		
Signature	Work Phone		Cell Phone		

PLEASE COMPLETE PAGE 2

AGREEMENT

By signing below, you are asking, on behalf of the company identified on this application (the "Company"), for Pioneer Trust Bank, N.A (the "Bank"), to issue a Visa Business Debit Card(s) (the "Card") to the individuals listed on this application or attachments. By signing, you represent that you are authorized to sign this application on behalf of the Company and that all of the information provided is true and correct. You also authorize Bank to verify the information you have given and to lawfully receive and exchange credit information about the Company, and its principle owner(s), both now and in the future. You understand and agree that, if this application is approved by Bank, the cardholders listed on this application or any attachments will have access to the Company's business checking account (the "Account") solely by use of the Card(s) or PIN number; Bank shall not be required to pay checks and other items drawn on the Account signed by an Authorized User unless such Authorized User has also signed the signature card for the Account. You agree that the Company will be liable for all fees and charges to the Company's Business Checking Accounts described in the Visa Business Debit Card Agreement ("Agreement"), as amended from time to time, and which is incorporated herein and made a part hereof by this reference. By signing and using the Card(s), you agree that all Cards will be used solely for business purposes and that you agree to all of the terms of the Visa Business Check Card Agreement, including the provision on binding arbitration without a judge or jury. By signing below, you acknowledge and agree that you are granting us a Uniform Commercial Code security interest in the Account and any other deposits or accounts that you maintain with us to secure payments initiated with the Card(s) and any current or future indebtedness to us whether under this Agreement or any other indebtedness to us.

SOLE PROPRIETORSHIP

Print Owner's Name	Signature	Date
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OFFICERS' CERTIFICATE (Corporation)

The undersigned is the duly appointed _____, of _____ Corporation (the "Company"). The undersigned attests that the following Resolution was adopted by the Board of Directors of the Company on (Date) _____, at a duly held meeting or otherwise in accordance with applicable state law and has not been revoked or amended.

CORPORATE RESOLUTIONS

RESOLVED, that the person or persons executing this Visa Business Debit Card Application (the "Application") are current officers of the Company and are hereby authorized to execute the Application and that each of the persons listed in the Application as Authorized Users are current officers or employees of the Company who are authorized in the name of the Company to perform, from time to time, electronic debit transactions from the Company's Business Checking Account (the "Account") identified in the Application, including, but not limited to, point of sale transactions, ATM transactions, money account funding (MT) transactions, and cash advances.

FURTHER RESOLVED, that the undersigned are authorized and directed to certify to the Bank the adoption of these Resolutions, and the name (s) and title(s) and specimen signature(s) of the present officer(s) or employee(s) of the Company contained in the Application, and from time to time as changes in such personnel are made, to certify immediately such changes to the Bank, and the name(s) and title(s) and specimen signature(s) of the new personnel.

FURTHER RESOLVED, that these Resolutions shall be conclusively deemed to be in addition to and shall not be deemed to revoke, rescind, modify, or otherwise affect any other resolutions heretofore delivered to the Bank on behalf of the Company.

FURTHER RESOLVED, that any and all actions heretofore taken by an officer(s) of the Company in connection with or relating to the Account be and they are hereby ratified and confirmed as the proper and binding actions of the Company, and the terms of the Application and Agreement are approved and authorized and are binding upon the Company.

Print name (s) of Authorizing Officer(s)	Signature(s) of Authorizing Officer(s)	Date
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____

PARTNERS', MEMBERS' OR MANAGERS' CERTIFICATE

Re: _____ a _____
 (Company Name) (General Partnerships, LLC, LC, LLP, LP, or Unincorporated Association)

CERTIFICATE

WHEREAS, the persons named below constitute all of the general partners, members, or managers of the general partnership, limited liability company, or limited liability partnership (as appropriate). Unincorporated association, or have been otherwise designated pursuant to the general partnership's agreement, articles of organization, or the operating agreement as general partners, members, or managers (as appropriate), and have the authority to bind their respective organization and execute documents on their organizations behalf.

WHEREAS, each of the persons listed in the Application as Authorized Users are current general partners, members, managers, or employees who are authorized in the name of the organization to perform, from time to time, electronic debit transactions from the organization's Business Checking Account (the "Account") identified in the Application, including, but not limited to, point of sale transactions, money account funding (MT) transactions, and cash advances.

RESOLVED, that the undersigned are authorized and directed to certify to the Bank the adoption of this Certificate, and the name (s) and title(s) and specimen signature(s) of the present general partners, members, managers, or employees of the Company contained in the Application, and from time to time as changes in such personnel are made, to certify immediately such changes to the Bank, and the name(s) and title(s) and specimen signature(s) of the new personnel.

FURTHER RESOLVED, that this Certificate shall be conclusively deemed to be in addition to and shall not be deemed to revoke, rescind, modify, or otherwise affect, any other resolutions heretofore or hereafter delivered to the Bank on behalf of the organization.

FURTHER RESOLVED, that any and all actions heretofore taken by a general partner, member, manager, or employee of the organization in connection with or relating to the Account be and they are hereby ratified and confirmed as the proper and binding actions of the organization, and the terms of the Application and Agreement are approved and authorized and are binding upon the organization.

Print name (s) of Authorizing Officer(s)	Signature(s) of Authorizing Officer(s)	Date
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____

APPLICANTS COMPLETE, SIGN, AND EXECUTE THE APPROPRIATE RESOLUTION

BANK USE ONLY	Date DDA Opened	Satisfactory NSF/OD History	12 Month Ave. Balance
	Application Received By:	Yes No NA	Date
	Application Approved By:		Date

PIONEER TRUST BANK N.A.
VISA® BUSINESS DEBIT CARD AGREEMENT

<u>BANK INFORMATION</u>
Pioneer Trust Bank N.A.
Attn: Bankcard Dept.
PO Box 2305
Salem, OR 97308
(503) 480-1955

<u>COMPANY INFORMATION</u>
Business Name:
Contact Name:
Business Address:
City: State: Zip:
Phone:

DEFINITIONS

This Agreement contains contract terms and other important information relating to your Visa Business Debit Card.

For purposes of this Agreement, our business days are Monday through Friday 8am to 5pm, excluding Federal Holidays; “Company,” “you” and “your” relate to the business entity named in this Agreement; “Bank”, “us”, and “we” refers to Pioneer Trust Bank, N.A.; “Card” refers to the Visa Business Debit Card; “Cardholder” means any person authorized by Company to use the Card; “ATM” refers to Automated Teller Machines; “PIN” refers to Personal Identification Number; “POS” refers to Point-of-Sale purchases and transactions made in person, by phone or online using the Card and/or PIN, as well as prearranged payments using the Card; “MT” refers to money account funding or credit transfers and “Transfers” means any electronic banking transaction, including but not limited to withdrawals, or POS purchases resulting from the use of the Card. Unless otherwise specified, “account” refers to Checking, Statement Savings, or Money Market accounts.

The provisions set forth in this Agreement are in addition to and not in lieu of the provisions contained in the Depositors Account Agreement. In the event of any conflict between the provisions of this Agreement and the applicable Depositors Account Agreement, the provisions of this Agreement shall prevail. Please keep a copy of this Agreement for future reference.

ISSUANCE

Bank will issue Cards in the name of the Company and in the names of authorized Cardholders as designated in the application portion of this Agreement. Company and Cardholders agree the Card can be used for business purpose POS, ATM and MT transactions only, and not for personal, family or household purposes. The Card shall not be treated as a consumer card under the provisions of federal and state law.

Cards subject to this Agreement remain the property of Bank, and will be surrendered immediately to us upon request. The Card may not be used for any illegal transaction, including but not limited to gambling, whether or not online and regardless of whether or not gambling is illegal within the state in which the Card is utilized. We reserve the right to cancel all or any part of the privileges related to the Card at any time without notice.

GENERAL PROVISIONS

By signing this Agreement and application, Company and Cardholders agree to the following provisions:

1. Cardholders will protect the confidentiality of the PIN, and will immediately report to the Bank the loss or theft of their Card or PIN.
2. Bank is not responsible for any refusal to honor the Card. Bank will not be liable for the ATM or Merchant’s retention of the Card or consequences thereof for any reason, such as the use of an invalid or damaged Card, or a machine malfunction.
3. All transactions initiated by the use of the Card and/or the PIN shall not violate the laws of the United States, and shall confer upon the Bank full authority to process and complete the transaction in accordance with Company and Cardholder’s instructions. If insufficient funds are available, Bank reserves the right to take Company’s account balance into a negative to pay overdrafts, and to charge the non-sufficient funds fee for the transaction.
4. The Bank, at its discretion, may not process any transaction which it may deem potentially fraudulent based upon current fraud trends, and may temporarily block the Card due to suspicious activity. When Bank does not process a transaction or blocks a Card, Bank will attempt to contact Company or Cardholder after the suspicious transaction or activity is detected within a reasonable time as defined under the Error Resolution and Liability section in this document. Company or Cardholder may contact Bank during business hours at **(503) 480-1955 or after-hours at (833) 929-2144 .**

5. If a dispute arises with a merchant(s) on a transaction the Cardholder has previously authorized, Company and Cardholder agree to make a good faith effort to resolve the dispute with the merchant(s). Company and Cardholder are ultimately responsible for reaching a resolution.
6. Bank, at its option and subject to the applicable rules of the Funds Availability Policy, may or may not give immediate credit on transfer of funds transactions.
7. Bank may change the limit on frequency of withdrawals or transactions and the amount of withdrawal or transaction at any time in the event the system is not fully operational.
8. To pay any checking, statement savings, or Money Market account service charges resulting from withdrawals charged to or transfers from Company's account through the automatic teller machine, POS or MT transaction, and to abide by the terms and conditions of Company's checking, statement savings, or Money Market account agreements which are incorporated herein by reference and which also apply to use of Cardholder's Cards to access Company's account(s).
9. Company and Cardholder may not stop payment on any Card POS purchases made in person, by phone or online, ATM or MT transactions. Pre-arranged Card POS payments may be stopped by contacting Bank in the manner outlined under Stopping Payment on a Pre-Arranged Payment.
10. Company and Cardholder agree to assist the Bank in the investigation and prosecution of claims for unauthorized transactions by timely completing the appropriate statements and reports reasonably requested by the Bank.
11. Company agrees to notify Bank promptly in writing of any Cardholder that is no longer employed by Company or authorized to conduct business on Company's behalf.
12. Bank may amend this Agreement at any time by mailing to Company notice of such amendments at least 21 days prior to the effective date of such changes. This Agreement as then amended shall govern Company's Card(s), unless an authorized representative of Company notifies Bank to close the Card(s) prior to the effective date.
13. An authorized representative of Company can terminate this Agreement by notifying the Bank in writing and returning all Cards to the Bank. Bank reserves the right to permanently revoke or temporarily suspend Company and Cardholder's right to use the Card services, terminate this Agreement, and close Company's or Cardholder's account, if:
 - a. Company or Cardholder(s) breach or default on any part of this Agreement or the Depositors Account Agreement, or any other agreement with the Bank.
 - b. Company or Cardholder(s) fail to safeguard Card(s) or PIN.
 - c. The Bank has reason to believe there has been unauthorized or fraudulent use of Company's or Cardholder's Card or account.
 - d. Company or Cardholder overdraws Company's account.
 - e. Card has not been used during a period of 18 months or more.
 - f. The Bank terminates all or part of this program and provides Company with written notice of the same.
14. Any controversy or claim between or among Company or Cardholder and Bank will be determined by binding arbitration in accordance with the Federal Arbitration Act, applicable state law, and an arbitration administrator determined by the Bank. Judgment on any arbitration award may be entered in any court having jurisdiction. Any party to this Agreement may bring an action, including a summary or expedited proceeding, to compel arbitration of any controversy or claim to which this Agreement applies in any court having jurisdiction over such action in the State of Oregon. The fees and costs of the arbitrator shall be shared equally by parties involved. The prevailing party shall be entitled to recover its reasonable attorney fees.
15. Company or Cardholder may not assign any of its rights or delegate any of its obligations under this Agreement without the prior written permission of Bank, which may be withheld by Bank for any reason or no reason at all. Any such assignment or delegation does not limit Company's or Cardholder's obligations, indemnities, or liability to Bank. This Agreement is binding upon the parties hereto and to their respective successors and assigns.

16. These terms and conditions are subject to the laws and regulations of the State of Oregon and any other applicable Federal regulations. If any court finds any portion of this Agreement invalid or unenforceable, the remaining provisions shall remain in force.

TRANSACTION INFORMATION

Types of Available Transactions

Card and PIN may be used:

- A. At any Pioneer Trust Bank Automated Teller Machine to:
 - withdraw cash from designated accounts.
 - transfer funds between designated accounts.
 - learn the balance of designated accounts.
- B. At any automated teller machine on the MoneyPass®, ACCEL®, or Plus System® network to:
 - withdraw cash from designated accounts.
 - transfer funds between designated accounts.
 - learn the balance of designated accounts.
- C. To make POS purchases within the United States from the Company checking account at any ACCEL®, Interlink®, and Visa® Debit merchant.
- D. Cardholder may request to use their Card for ATM and POS transactions outside of the United States by first contacting us either by phone, email, or letter to let us know the dates and countries to which Cardholder will be traveling or making purchases. Cardholder may be unable to use their Card in some countries.
- E. For MT account funding and credit transfers.

Some of these transactions may not require a PIN and may not be available at all terminals.

Limitations on Frequency and Amount

1. ATM Cash Withdrawals – As long as Company’s available account balance tied to the Card is sufficient, Cardholders may make up to 15 cash withdrawals on their Card during a 24-hour period, up to a total of the Cardholder’s designated limit not to exceed \$1000. Please refer to the Bank’s Funds Availability Policy disclosure.
2. POS Transactions - As long as Company’s available checking account balance is sufficient, Cardholders may make 20 transactions up to their designated Card limit not to exceed \$5000 in POS transactions within a 24-hour period. In some circumstances, including but not limited to machine malfunction or if the system is not fully operational, transactions may be limited to a lesser amount. Cardholder may not make POS transactions from a statement savings or Money Market Investment account.
3. MT transactions – As long as Company’s available checking account balance is sufficient, Cardholders may make up to 10 account funding transfers using their Card during a 24-hour period up to their designated limit not to exceed a total of \$5000; and 50 transfers per week up to 5 times their daily limit not to exceed a total of \$25000. Cardholders may receive up to 20 credit transfers to their Card per 24-hour period, up to a total of \$5000, and 50 credits per week up to a total of \$35000.
4. ATM withdrawals and transfers, POS, and MT transactions may be combined and applied towards a daily aggregate limit. Transactions made on a Saturday, Sunday, Holiday, or after 1:00 p.m. on a business day may not be processed until the next business day. Some Visa transactions may take longer. A temporary hold may be placed on Company’s available account balance until the transaction is processed.

Fees

Except as specifically noted herein, there are no additional charges for ATM withdrawals, funds transfers, POS or MT transactions made within the United States on Business checking, statement savings, or Money Market accounts. There is a \$25.00 fee for placing a Stop Payment on a POS prearranged payment on your Card.

Notice regarding ATM fees by others: When Cardholder uses an ATM that is not owned by us, Company may be charged a fee by the operator of the machine and/or by an automated transfer network, and may be charged a fee for a balance inquiry even if a fund transfer is not completed. A transaction fee will not be assessed at an ATM listed on the MoneyPass surcharge-free ATM Locator, which can be found on their website www.moneypass.com.

Notice regarding the exchange rate and fees used for processing International transactions: If an ATM or POS transaction is made in a foreign country, we will charge a 1% International Transaction fee. If the transaction is made in a foreign currency, it will be converted into a U.S. Dollar amount by the network processor in accordance with the operating regulations or procedures in effect

at the time the transaction is processed. Visa, Plus and Interlink regulations and procedures provide the exchange rate between the Transaction Currency and the Billing Currency will be either:

- a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable transaction and Processing Date, which rate may vary from the rate VISA itself receives, or
- the rate mandated by a government or governing body in effect for the applicable transaction and processing date. The currency conversion rate in effect on the processing date may differ from the rate in effect on the transaction date.

Stopping Payment on a Pre-arranged Payment

If Company or Cardholder has made arrangements in advance to make regular payments using the Card, Company may stop payment on these payments by calling Bank at **(503) 480-1955** or by writing to Bank's address in time for us to receive the request at least 3 business days or more before the payment is scheduled to be made. If the request is called in, Bank may require that it be put in writing so that it is received by us within 14 days after the call. There is a \$25 charge for each stop payment.

Merchant Disputes

From time to time, Company or Cardholder may wish to dispute goods or services obtained from a merchant by use of the Card, and may have rights for reimbursement from that merchant. If Bank elects to investigate the problem, Company and Cardholder agree to provide Bank with receipts, example signatures and other relevant documentation upon request. Bank will not be liable if merchant refuses to accept or is unable to complete a transaction using the Card. Company and Cardholder are ultimately responsible for reaching a resolution.

Documentation of Transfers

The Cardholder can obtain a receipt anytime they make a transfer, withdrawal, or POS purchase from Company's account when using one of the designated ATM or POS Merchants. Each month, Bank will provide Company with a monthly checking account statement showing, among other things, all debits made by use of the Card(s).

Bank's Liability for Failure to Make Transfers

Bank is not responsible for the refusal of anyone to honor the Card. Bank will be liable only for its own gross negligence and shall have no liability for consequential, punitive, indirect or special damages under any circumstances. Bank shall not be liable for circumstance beyond its control, such as fire, flood, other acts of God, inoperability of communications facilities or other technological failure.

Error Resolution and Liability for Unauthorized Transactions

Company and Cardholders shall notify Bank at **(503) 480-1955 or our after-hours number (833)-929-2144** promptly if a Card or PIN becomes lost or stolen, or of any suspected unauthorized transactions on the Company's account. The Bank participates in Visa's "Zero Liability Program" and extends its coverage to all Card transactions regardless of which network processed it. If reported to us within a reasonable time, Company will not be liable for any unauthorized transactions unless Company, Cardholder, or one of its employees has been engaged in fraud or been grossly negligent.

For a lost or stolen Card or PIN, "reasonable time" means reporting to the Bank within two business days after Company or Cardholder learns of the loss or theft of the device. For unauthorized transactions, "reasonable time" means reporting the transaction(s) to Bank within two business days after the discovery of the unauthorized transaction(s), not to exceed 30 calendar days from the date of the monthly statement on which the transaction(s) occurred.

For purposes of this Agreement, "unauthorized transaction" excludes:

1. Any transaction by a Company co-owner, Cardholder, or person authorized by the Cardholder or other person with an interest or authority to transact business on the account; and
2. Any transaction by a Cardholder that exceeds the authority given by the Company.

Bank will provisionally credit Company's account within five business days of a timely notification. We may take up to 45 days (90 days if the error included a foreign initiated transfer) to investigate. Company will have use of the money during this time. Funds may be withheld, delayed, limited or rescinded based on gross negligence or fraud, a delay in reporting unauthorized use, Bank's investigation and verification of a claim, or Company's Account standing and history. Bank will notify Company of the results of the investigation when it is complete.

Visa Corporate Liability Waiver Program

Company will not be liable for certain unauthorized use of Company Cardholder accounts by a terminated employee. Responsibilities of the Company are defined in the Visa Corporate Liability Waiver Program as described in the "Visa Liability Client Toolkit" available on the Bank website www.pioneertrustbank.com.

Disclosure of Account or Transaction Information to Third Parties

Bank will disclose information to third parties about Company's account or Card transfers made:

1. Where it is necessary for completing transfers, or
2. In order to verify the existence and condition of Company's account for a third party, such as a credit bureau or merchant, or
3. In order to comply with government agency, subpoena, or court orders, or
4. If an authorized representative of Company gives Bank written permission.

Executed this day of , 20 .

Pioneer Trust Bank N.A.
By _____ Name Title

Company Name:
By _____ Name Title

**Mail completed Application and Agreement to:
Pioneer Trust Bank Bankcard Dept.
PO Box 2305
Salem, OR 97308**