

Pioneer Trust Bank, NA Visa® Debit Card Application

To be completed by all Account Owners

Application 1

Name (First-Middle-Last):

Street Address City State and Zip:

Date of Birth: _____ Social Security No.

Home Phone:

Work Phone:

Cell Phone:

Email Address:

Issue Card: Yes: No:

Application 2

Name (First-Middle-Last):

Street Address City State and Zip:

Date of Birth: _____ Social Security No.

Home Phone:

Work Phone:

Cell Phone:

Email Address:

Issue Card: Yes: No:

Application 3

Name (First-Middle-Last):

Street Address City State and Zip:

Date of Birth: _____ Social Security No.

Home Phone:

Work Phone:

Cell Phone:

Email Address:

Issue Card: Yes: No:

Application 4

Name (First-Middle-Last):

Street Address City State and Zip:

Date of Birth: _____ Social Security No.

Home Phone:

Work Phone:

Cell Phone:

Email Address:

Issue Card: Yes: No:

Electronic Fund Transfer Disclosure and Agreement Pioneer Trust Bank

VISA® Debit Card

Below is pertinent information about your Pioneer Trust Bank Visa Debit Card. For purposes of this Disclosure and Agreement, our business days are Monday through Friday, 8am to 5pm, excluding Federal Holidays; “Card” refers to Visa Debit Card; “Bank” refers to Pioneer Trust Bank “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 your Card and/or PIN, as well as prearranged payments using your card; and “MT” refers to money account funding or credit transfers. Unless otherwise specified, “account” refers to Checking, Statement Savings, or Money Market account. Please keep this notice for future reference.

I. DISCLOSURE

Types of Available Transactions

You may use your Card and PIN (Personal Identification Number):

- A. At any Pioneer Trust Bank Automated Teller Machine to:
 - withdraw cash from your account.
 - make deposits to your account.
 - transfer funds between your accounts.
 - learn the balance of your account.
- B. At any automated teller machine on the MoneyPass® ACCEL®, or Plus System® network to:
 - withdraw cash from your account.
 - transfer funds between your accounts.
 - learn the balance of your account.
- C. To make POS purchases within the United States from your checking account at any ACCEL®, Interlink®, and Visa® Debit merchant.
- D. You may request to use your 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 you will be traveling or making purchases. You may be unable to use your 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

For purposes of this disclosure “24- hour period” means 6pm PST to 6pm PST.

1. ATM Cash Withdrawals – As long as your available account balance is sufficient, you may make up to 15 cash withdrawals with your Card during a 24- hour period, up to a total of \$1000 (\$500 for Minors). However, funds deposited at automated teller machines may not be available for immediate withdrawal. Please refer to the Bank’s Funds Availability Policy disclosure.
2. POS Transactions - As long as your available checking balance is sufficient, you may make up to \$2500 (\$1200 for Minors) in POS transactions on your Card during a 24 hour period, and a maximum of 20 outstanding transactions per Card issued. In some circumstances, such as machine malfunction or if the system is not fully operational, outstanding transactions may be limited to a lesser amount. You may not make POS transactions from your statement savings or Money Market Investment account.
3. MT transactions – You may make up to 10 account funding transfers on your Card during a 24- hour period up to a total of \$5000; and 50 transfers per week up to a total of \$25000 (\$1200 and 15 transfers per week up to a total of \$7500 for Minors). You may receive up to 20 credit transfers to your Card per 24- hour period, up to a total of \$5000, and 50 credits per week up to a total of \$35000 (\$1200 per 24- hour period and 15 credits up to a total of \$8400 per week for Minors).
4. The maximum deposit which can be made at a Pioneer Trust Bank ATM is \$99,999.99. Deposits made at an ATM will be credited to the account in the following time frames:
 - Cash deposited will be made available the same business day.
 - Check(s) deposited before 3:00pm will be credited the next business day.
 - Check(s) deposited after 3:00pm will be credited the second business day.
5. 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 your available account balance until the transaction is processed. Adult co-signers with Minors may choose to further restrict Card limits

Fees

Except as specifically noted herein, there are no additional charges for ATM withdrawals, deposits, funds transfers, POS, or MT transactions made within the United States on 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 you use an ATM that is not owned by us, you may be charged a fee by the operator of the machine and/or by an automated transfer network, and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer. You will not be assessed a transaction fee 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.

Disclosure of Account Information to Third Parties

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

- Where it is necessary for completing transfers, or
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
- In order to comply with government agency or court orders, or
- If you give us your written permission.

Your Right to Receive Documentation of Transfers

1. You can get a receipt at the time you make any deposit, transfer, withdrawal, POS transaction to or from your account(s) using a designated ATM or participating POS merchant.
2. If you have a checking or Money Market account accessible by electronic funds transactions, we will provide you with a monthly statement on the account. If you have a statement savings account accessible by electronic funds transactions, we will provide you with a monthly statement on the account unless there are no electronic transfers in a particular month. In any case, you will get the statement at least quarterly.

Stopping Payment on a Pre-arranged Payment

1. If you have made arrangements in advance to make regular payments using your Card, you may stop payment on these payments by calling us at 503-480-1955 or writing to us at:

PIONEER TRUST BANK, N.A. PO Box 2305

Salem, OR 97308-2305

in time for us to receive your request at least 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 \$25.00 for each stop-payment order you give.

2. If you order us to stop-payment on one of these pre-arranged payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Our 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 this agreement or other written agreements with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If the automatic teller machine where you are making the transfer does not have enough cash.
- If the automatic teller machine, POS system, or website was not working properly and you knew about the breakdown when you started the transaction.

- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- Any other exceptions stated in our agreement with you.

Error Resolution Notice

1. In case of errors or questions about transactions on your Card, call us at **503-480-1955** or write us, as soon as you can, at:

PIONEER TRUST BANK, N.A. PO Box 2305

Salem, OR 97308-2305

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. Give us your name, account number and describe the error or the transaction that you are unsure about. Explain as clearly as you can why you believe it is in error or why you need more information, and 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.

2. We will determine whether an error occurred within 10 business days 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 error involved a POS 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 the transfer involved a VISA transaction) for the amount that 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.
3. 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.

Your Liability for Unauthorized ATM and ACCEL POS Transactions

1. **Tell us AT ONCE** if you believe your Card or Personal Identification Number (PIN) has been lost or stolen, or if you believe that an ATM or POS transfer has been made without your permission. Telephoning us at **503-480-1955** is the best way of keeping your possible losses down. You could lose all the money in your account. If you believe your Card or PIN has been lost or stolen, and you tell us within two business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your Card or PIN without your permission. If you do NOT tell us within two business days after you learn of the loss or theft of your Card or PIN, and we can prove we could have stopped someone from using your Card or PIN without your permission if you had told us, you could lose as much as \$500.
2. Also, if your statement shows ATM or POS transactions that you did not make or authorize, **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 [which could represent all the money in your account(s)] if we can prove that we could have stopped someone from taking the money if you had told us in time.
3. If a good reason (such as a long trip or hospital stay) kept you from telling us, we will extend the time periods.

Your Liability for Unauthorized Visa Debit Card or Interlink POS Transactions

These provisions limiting your liability apply to Visa and Interlink POS transactions only, and do not apply to ATM transactions. (Please see section 'Your Liability for Unauthorized ATM Transactions')

1. **Tell us AT ONCE** if you believe your card or Personal Identification Number has been lost or stolen or if you believe that a Visa or Interlink POS transaction has been made without your permission. Telephoning us at **(503) 480-1955** is the best way of keeping your possible losses down. You will not be liable for any unauthorized transactions from the use of your lost or stolen card unless you have engaged in fraud or been grossly negligent. In the event we find that you have been grossly negligent, your liability will be the same as an unauthorized ATM transaction, as outlined in the previous section. You will receive provisional credit to your account within five business days of notification of unauthorized Visa or Interlink POS transactions. We may request you to provide a written statement regarding claims of unauthorized POS transactions.

Notice regarding PIN-less POS transactions: The ACCEL network is not a Visa network. If you conduct a PIN-less transaction using the ACCEL network, it is not subject to Visa's zero liability provisions as listed above. To initiate a Visa transaction, you must select a payment option which sends your transaction over the Visa network at the time the payment is initiated. Merchants that support Visa must provide you with a clear way of choosing to make a Visa Debit Card transaction.

II. PIONEER TRUST BANK VISA DEBIT CARD AGREEMENT

By retaining and using your Card, the person named on the Card, and all who are authorized to use it, agree to the following:

1. 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 Depositors Account Agreement, the provisions of this Agreement shall prevail.
2. The Card remains the property of Pioneer Trust Bank, N.A. and will be surrendered immediately to us upon request. The Card may not be used for any illegal transaction. We reserve the right to cancel all or any part of the privileges related to the Card at any time without notice.
3. If the Card(s) issued in connection with this Agreement access(es) a joint account, any of the joint account holders may transfer or withdraw funds, and any authorized transfers and withdrawals shall be fully binding on all joint account holders.
4. To protect the confidentiality of the PIN (Personal Identification Number), and to immediately report to the Bank the loss or theft of your Card or PIN.
5. In the event the inadvertent use of an invalid or damaged Card or a machine malfunction may cause the Automatic Teller Machine or Merchant to retain your Card without completing the transaction, Bank will not be liable for the Machine or Merchant's retention of the Card or consequences thereof.
6. 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 your instructions. The Bank will decline POS, ATM and MT transaction pre-authorizations against insufficient funds at the time of the request. If insufficient funds are available when a POS, ATM or MT transaction settles, Bank reserves the right to take your account balance into a negative to pay overdrafts. You will not be charged a non-sufficient funds fee for the transaction.
7. Bank, at its discretion, may decline to process any transaction which it may deem potentially fraudulent based upon current fraud trends, and may temporarily block your Card due to suspicious activity. In each occurrence, we will attempt to contact you the first business day after the suspicious transaction or activity is detected, or you may contact us during business hours at **503-480-1955 or our after-hours number 833-929-2144**.
8. If you use your Card and a dispute arises with a merchant(s) on a transaction you have previously authorized, you agree to make a good faith effort to resolve the dispute with the merchant(s). You are ultimately responsible for reaching a resolution.
9. That Bank, at its option and subject to the applicable rules of the Funds Availability Policy, may or may not give immediate credit on deposit or transfer of fund transactions.
10. Bank may change the limit on frequency of withdrawals or transactions and the amount of withdrawal or transaction at any time based upon current fraud trends or to provide security in the event the system is not fully operational.
11. To pay any checking, statement savings, or Money Market account service charges resulting from withdrawals charged to or transfers from your account through the automatic teller machine, POS purchase, or Money Transfer funding and to abide by the terms and conditions of your checking, statement savings, or Money Market account agreements which are incorporated herein by reference and which also apply to use of your Card to access your account(s).
12. You may not stop payment on any Card POS purchases made in person, by phone or online, ATM or MT transactions. You may stop payment on a Card POS prearranged payment by contacting us in the manner outlined in the disclosure. Your checking account will be charged \$25.00 for each stop payment placed.
13. Bank may amend this Agreement at any time by mailing to you notice of such amendments at least 21 days prior to the effective date of such changes. The Agreement as then amended shall govern your account(s), unless you notify the Bank to close the account(s) prior to the effective date.
14. You or any party to your account can terminate this Agreement by notifying the Bank in writing and returning the Card to the Bank. Bank reserves the right to permanently revoke or temporarily suspend your right to use the Card services, terminate this Agreement, and close your account, if:
 - a) You or any authorized user of your Card and PIN breach any part of this Agreement or the Depositors Account Agreement.
 - b) You fail to safeguard your Card or PIN.
 - c) Bank has reason to believe there has been unauthorized or fraudulent use of your Card, checks or account.
 - d) You overdraw your account using your Card or the account has excessive overdrafts.
 - e) Your Card has not been used during a period for 18 months or more.
 - f) Bank decides to terminate all or part of this program and notifies you in writing of the same.

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ATM SAFETY TIPS

- Prepare your transaction and paperwork at home before using the ATM or Night Deposit. Have your card and any paperwork ready before you approach the ATM.
- Commit your PIN (Personal Identification Number) to memory. Do not write your PIN on your card, or keep your card and any written record of your PIN together. Prevent others from seeing you enter your PIN by blocking the view with your body.
- Never give your card, PIN or account information to anyone.
- As you approach an ATM, be aware of your surroundings. Watch for suspicious individuals or activities in the vicinity. Make sure the ATM, including walkways and parking lots, is well lighted for use after dark. Consider having someone accompany you. At a drive-up ATM, keep car doors locked, the windows rolled up except the driver's window, and the car running. Report any unusual occurrences as soon as possible.
- Remember to take your card and receipts from the ATM. Do not display your cash, and count your money after leaving the area.
- Report lost or stolen cards immediately to the Bank. Our phone number is **(503) 480-1955** and our after-hours number is **833-929-2144**

REMINDER! Your safety is paramount! If you have reason to doubt your safety at any ATM, cancel the transaction and leave immediately.