



PIONEER TRUST BANK

Card Services

I am applying for: ATM Debit Card Visa® Check Card
I am requesting the following Visa Check Card Daily Limits: \$500 ATM / \$800 POS \$500 ATM / \$1200 POS

APPLICANT	JOINT APPLICANT
Name (First- Middle –Last):	Name (First- Middle –Last):
Street Address	Street Address
City, State and Zip	City, State and Zip
Date of Birth Social Security No.	Date of Birth Social Security No.
_____ Employer	_____ Employer
How Long? Position/Job Title	How Long? Position/Job Title
Employer's Street Address	Employer's Street Address
City, State and Zip	City, State and Zip
Gross Annual Income \$	Gross Annual Income Issue Card? \$ Yes No

GENERAL INFORMATION			
How long at current address?	Own Home	Rent	Live with Parents
Monthly Rent/Mortgage \$	No. of Dependents		
Previous Street Address (if less than two years at present)			
City, State and Zip			
_____ Phone			
(H)	(W)	(C)	
_____ Primary Account (Checking) Secondary account (Savings or Checking) Other Account No.			

CURRENT DEBTS (Please attach another sheet if additional space is needed)			
Appl	Jt Appl	Creditor	Present Balance \$ Mo. Payments \$
Appl	Jt Appl	Creditor	Present Balance \$ Mo. Payments \$
Appl	Jt Appl	Creditor	Present Balance \$ Mo. Payments \$

SIGNATURES	
By signing below, the undersigned request(s) that the card indicated and Personal Identification Number be issued. The undersigned acknowledges receipt of the Disclosure Statement and Agreement and agree(s) to the terms therein. The undersigned agree(s) 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. It is understood, that if the undersigned applied for a Visa® Check Card, and was declined, that the Bank may still issue the undersigned an Automatic Teller Machine/Debit Card and Personal Identification Number.	
X _____ Signature of Applicant Date	X _____ Signature of Joint Applicant Date

Mail or deliver application to: PIONEER TRUST BANK
Medical Center Office
1190 Oak St SE
Salem, OR 97302

For Bank Use Only
Rec'd by _____ Approved: ATM _____ VCC _____
Date _____ Remarks _____



Electronic Fund Transfer Disclosure and Agreement

Pioneer Trust Bank ATM Debit Card or VISA[®] Check Card

Below is pertinent information about your Pioneer Trust Bank ATM Debit or Visa Check Card. For purposes of these disclosures, our business days are Monday through Friday, 8am to 5pm, excluding Federal Holidays; “ATM” refers to Automated Teller Machines; “PIN” refers to Personal Identification Number; “POS” refers to terminal Point-of-Sale transactions initiated by PIN, retail or online purchases and prearranged payments made using your Visa Check Card. Unless otherwise specified, “account” refers to Checking, Statement Savings, or Money Market account. For purposes of the Agreement, “Card” refers to ATM Debit Card or Visa Check Card; “Bank” refers to Pioneer Trust Bank. Please keep this notice for future reference.

I. DISCLOSURE

Types of Available Transactions

1. You may use your Pioneer Trust Bank ATM Debit Card or Visa Check 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 Plus System[®] or MoneyPass[®] network to:
 - withdraw cash from your account.
 - transfer funds between your accounts.
 - learn the balance of your account.
 - C. At any Interlink[®] Merchant to make POS purchases from your checking account.

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

2. If applicable, you may also use your Pioneer Trust Bank Visa Check Card to make POS purchases within the United States from your checking account at any participating Visa Debit merchant. You may request to use your Visa Check Card to make POS purchases outside of the United States by first contacting us either by phone or letter to let us know the dates and countries to which you will be traveling. You may be unable to use your card in some countries.

Limitations on Frequency and Amount

1. ATM Cash Withdrawals – As long as your available account balance is sufficient to cover, you may make up to 15 cash withdrawals from your accounts during one day, up to a total of \$500. 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. ATM Debit Card POS purchases - As long as your available checking balance is sufficient to cover, you may have up to \$500 in outstanding POS transactions on your checking account at any one time, and a maximum of 15 outstanding transactions per Card issued. You may not make POS purchases from your statement savings or Money Market Investment account.
3. Pioneer Trust Bank Visa Check Card - As long as your available checking balance is sufficient to cover, you may have up to \$800 in outstanding POS transactions on your checking account at any one time, and a maximum of 15 outstanding transactions per Card issued. If you request and are granted a higher dollar limit, you may have up to \$1,200 in outstanding POS transactions on your checking account at any one time. In some circumstances, such as machine malfunction or if the system is not fully operational, outstanding purchases may be limited to \$1000 per day. You may not make POS purchases from your statement savings or Money Market Investment account.
4. ATM and POS transactions made on a Saturday, Sunday, Holiday, or after 1:00 p.m. on a calendar day may not be processed to your account until the next business day. Some Visa transactions may take longer.

Fees

There are no additional charges for ATM withdrawals, deposits, funds transfers, or POS transactions made within the United States on checking, statement savings, or Money Market accounts. There is a \$1.00 ATM balance inquiry fee. There is a \$25.00 fee for placing a Stop Payment on a prearranged automatic payment on your Visa Check 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.

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 and Plus regulations and procedures provide that the currency conversion rate will be either

- a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or
- the government-mandated rate in effect one day prior to the applicable 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 purchase 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 Visa Check 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 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 or POS system 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.
- There may be other exceptions stated in our agreement with you.

Error Resolution Notice

1. In case of errors or questions about transactions on your ATM POS Card or Visa Check 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 Transactions

1. **Tell us AT ONCE** if you believe your ATM Debit Card, Visa[®] Check Card or Personal Identification Number 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.
2. 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 Check 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 require you to provide a written statement regarding claims of unauthorized POS transactions.

II. ATM DEBIT AND Visa CHECK 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. That even though 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 or ATM transaction pre-authorizations against insufficient funds at the time of the request. If insufficient funds are available when a POS or ATM 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. 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 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**.
8. If you use your Visa Check 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 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 or POS purchase, 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 ATM Debit Card POS purchases or Visa Check Card POS terminal, retail or online purchases. You may stop payment on a Visa Check Card 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 ATM Debit or Visa Check Card services, terminate this Agreement, and close your account, if:
 - a) You or any authorized user of your ATM Debit/Visa Check Card and PIN breach any part of this Agreement or the Depositors Account Agreement.
 - b) You fail to safeguard your ATM Debit or Visa Check Card or PIN.
 - c) The Bank has reason to believe there has been unauthorized or fraudulent use of your ATM Debit, Visa Check Card, checks or account.
 - d) You overdraw your account using your ATM Debit or Visa Check Card or the account has excessive overdrafts.
 - e) Your Card has not been used during a period for 18 months or more.
 - f) The 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 ATM/Debit 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**. After our regular working hours, you will be directed to a toll free number to report the loss of your card.

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