



ATM/Debit Card Application & Agreement

- ATM Card
 MasterCard Check Card

- New
 Replacement Lost
 Closed Card #

Date:

We hereby request from International Finance Bank the issuance of an ATM/MasterCard Check card. I/We acknowledge receipt of International Finance Bank's disclosure statement with the terms and conditions of International Finance Bank's Electronic Fund Transfer Services.

Account Holder Name:

Date of Birth: _____ **Social Security #:** _____

Joint Account Holder Name:

Date of Birth: _____ **Social Security #:** _____

Mailing Address:

City: _____ **State:** _____ **Zip Code:** _____

Home Phone: _____ **Work Phone:** _____

Accounts to be Accessed

NOTE: If more than one account is to be accessed using the same ATM/MasterCard Check card and one of the accounts is a checking account, then the checking account must be listed as the primary account.

Account Number: _____ **Account Type:** **Checking Account** (Primary)

Account Number: _____ **Account Type:** **Checking Account**

(If joint account, both must sign)

Account Holder Signature: _____

Joint Account Holder Signature: _____

Account Approved By: Ana Maria Gonzalez **Initials** _____ **Date:** _____
If other, specify:

FOR DMS USE ONLY

Reference No. _____ **Order Date:** _____ **Initials:** _____



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You will be receiving soon a new **International Finance Bank (IFB)** (“**Bank**”) MasterCard Debit Card (“**Card**”). Your Bank gave you a written statement of your electronic funds transfer rights under federal regulation (“**Disclosure Statement**”) at the time you applied for, or prior to receipt of, the original Card. “**Important Account Information For Our Customers**” brochure and this Agreement govern your use of the Card.

In consideration of the issuance of the Card and all services provided by the Bank, and the use, retention or signature of the Card or authorization of another person to use the Card, you agree to be bound by the following terms and conditions and acknowledge the separate receipt of the “**Important Account Information For Our Customers**” brochure:

1. The Bank may charge your Account(s) for any and all funds obtained by the use of the Card.
2. You cannot use the Card to transfer money into or out of your account until we have validated it. If you do not want to use the Card, please destroy it at once by cutting it in half.
3. The Card is the property of the Bank and the Bank may, at any time, cancel or terminate your privilege to use the Card without notice.
4. You agree to surrender the Card upon demand by the Bank.
5. Your card may not be used for illegal transaction(s). Transactions through an Automatic Teller Machine (ATM) or any other mechanical device (“**Facility**”) may be limited in number and amount by preceded restrictions and the Facility may refuse transactions if use of the Card exceeds the frequency or the amount of authorized use. The restrictions are subject to change by the Bank from time to time.
6. To the extent permitted by law, we reserve the right to make changes in this agreement at any time. Unless the change has to be made immediately in order to maintain or restore security, we will inform you about any change that increases your expense or limits or use of our electronic services at least 21 days before a change becomes effective.
7. In case of problems, you agree to notify the Bank at the phone number and/or address set forth in your “**Important Account Information For Our Customers**” brochure and to otherwise follow the procedures set out in the brochure, including, but not limited to:
 - (a) Calling or writing within sixty (60) days if you think a statement or receipt is wrong or if you need more information about a statement or receipt. If you call, we may require you to send your complaint or question in writing within ten (10) business days.
 - (b) Calling immediately if you believe your card is lost or stolen or that someone has transferred or may transfer money from your account without permission; and
 - (c) Calling immediately if you believe the Facility has malfunctioned. Bank makes no claims or warranties that the Facility will function properly, and shall not be responsible for direct or indirect damages in the case of malfunction or refusal of the Facility to dispense or honor your Card other than as provided by law.
8. You agree to pay any and all collection costs, which may arise as a result of the use of the Card, including reasonable attorneys’ fees. All of which amounts may, in the aggregate, be set off by the Bank as permitted by law against any Bank accounts maintained by you with the Bank.
9. You agree to pay the Bank any and all reasonable service and other charges which may be established from time to time by the Bank for the use of the Card and the Bank may charge your Accounts for the amount thereof.
10. If any of this Agreement is held to be invalid, such rulings shall not affect other provisions of this agreement which can be given effect with out the invalid provision.
11. These rules are subject to amendment, by the Bank at any time. This Agreement and all transactions resulting from the use of the Card shall be governed and construed in accordance with the Electronic Fund Transfer Act and any present and future legally enacted codes, statutes, regulations and laws as applicable.
12. **There will be a \$350 daily limit for ATM withdrawals and \$1,000 daily limit for Point of Sale (POS) transactions.**
13. The Bank reserves the right to verify identity and background before opening any accounts. We may also access information about you from a consumer-reporting agency, such as a copy of your credit report, before opening an account.
14. There is no fee for this Card and there are no fees charged by the Bank for the use of this Card. However, there may be a fee for subsequent replacement Cards.
15. Liability: You will not be liable for transactions from the unauthorized use of your Debit Card account subject to the following restrictions:
 - Liability limit is applicable to U.S. issued Cards only; and
 - Liability limit does not apply to commercial Card or ATM transactions, or to PIN transactions not processed by MASTERCARD.

However, if an unauthorized transaction falls within one the restrictions, the existing liability limitations set forth in Federal Regulation E apply. In other words, if an unauthorized transaction is from a commercial Card, a Card issued outside the U.S. or if the transaction is through an ATM or a PIN transaction not processed by MASTERCARD, the existing liability limitations in Federal Regulation E apply. Regulation E may be amended from time to time.

I understand and agree to the terms outlined agreement and hereby authorize the issuance of a debit Card.

SIGNATURE: X _____ / DATE: _____

SIGNATURE: _____ / DATE: _____



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ACCT # _____