

I hereby apply for a GTSB SHAZAMChek card.

(Cards will be registered to individuals only. Joint accountholders shall apply separately if each owner desires a card.)

Info requested in bold print is required for processing.

Name _____

Address (S) _____

Address (M) _____

City, St Zip _____

Home Phone _____

Work Phone _____

Soc. Sec. # _____

Date of Birth _____

Checking Acct. # _____

for MasterCard purchases and ATM use

Savings Acct. # _____

for ATM access only

Easy PIN - A random PIN will not be issued. Upon receipt of your GTSB SHAZAMChek Card, please contact one of the GTSB locations for activation and PIN issue. Your new GTSB SHAZAMChek card will not be functional until it is activated and a PIN is assigned.

I certify this information is true and complete, and authorize you to verify it, obtain more information on my financial responsibility, and furnish the same to others. By signing below, I acknowledge that I have read the Cardholder's Agreement and have read and received a copy of GTSB's Disclosure Statement as required by law for Electronic Funds Transfer Services.

Signature

Date: _____

*Please detach and return this section to any GTSB location.

Bank Use Only:

PAN: 08 _____ check digit _____

Reissue mos. _____ Exp. Date _____/_____

DWL _____ UWL _____ 3WL _____

Date OK'd _____ and Officer Initials _____

Date Ordered _____ and PC Initials _____

Date Setup _____ and DP Initials _____

Date ATM del'd _____ and DP Initials _____

CARDHOLDER'S AGREEMENT

By signing this Agreement or by activating and validating your GTSB SHAZAMChek card, or by using, presenting or permitting the use or presentation for use of the debit card you shall be governed by the following provisions:

1. The term "debit card" as used in this Agreement means a plastic card issued by the bank's use in and with one or more automated teller machines, point-of-sales terminals or other electronic terminals to communicate instructions and requests for the bank regarding one or more of the Accounts. Cardholder may not transfer the debit card to any other person.

2. Cardholder intends to initiate transfers to and from the Accounts in accordance with the instructions accompanying Cardholder's debit card, and by the combined use of Cardholder's debit card and signature or Cardholder's Personal Identification Number (PIN), which shall not be revealed to any person.

3. Cardholder will keep PIN nowhere near card. Cardholder will give prompt written notice of loss or theft of Cardholder's debit card to the bank or SHAZAM's Help Desk at 1-800-383-8000.

4. Cardholder's debit card is not issued as a medium for obtaining credit and does not entitle Cardholder to overdraft any of the Accounts.

5. Cardholder agrees to all provisions contained in other agreements governing the Accounts, as such provisions now exist or may hereafter be stated, together with the provisions of the "Disclosures Required by Federal Law" delivered to Cardholder by the bank.

6. The bank reserves the right to include electronic transactions initiated by use of a GTSB SHAZAMChek card as part of any service fees which are established from time to time for various personal checking and savings accounts offered by the bank. The bank will disclose any service fees which may apply at the time you open a personal checking or savings account. The bank will give you written notice when new service fees are adopted which may affect your use of the GTSB SHAZAMChek card.

7. The GTSB SHAZAMChek card issued to each individual customer is the property of Germantown Trust & Savings Bank. We may terminate your card privileges at any time by sending written notice to you at the address recorded on your deposit account. Termination of card privileges will not affect any rights and obligations for transactions you made with a card before privileges were terminated.

8. Cardholder shall promptly return the GTSB SHAZAMChek card to the bank upon closing of, or any change in the status of the Accounts. If you decide you do not want your card, please cut it in two and return it to the bank. A card will be considered dormant if it has been a year since its last use.



GERMANTOWN TRUST & SAVINGS BANK

GTSB—BARTELSON BANK GTSB—BECKEMEYER BANK

618-765-2112 618-227-8584

GTSB—BREESE BANK GTSB—GERMANTOWN BANK

618-526-4202 618-523-4202

Member FDIC

DISCLOSURE STATEMENT: ELECTRONIC FUNDS TRANSFER SERVICES

Germantown Trust & Savings Bank is constantly searching for better ways to serve our customers through faster, more accurate, and economical services.

Modern technology gives us the ability to move funds electronically between private individuals, business, and government in a manner we believe to be safer and more efficient.

Preauthorized direct deposit or withdrawals from your account(s) such as Social Security deposits, or monthly insurance premium deductions are examples of electronic funds transfers. Most transactions at an automated teller fall into this category as well as any transactions through a point-of-sale terminal or merchant terminal using a GTSB SHAZAMChek® card. (The words "we", "us", "our", "the bank", and "GTSB" in these disclosures mean Germantown Trust & Savings Bank. "Checking Account" means your regular non-interest bearing or interest bearing checking account.)

This application disclosure contains important information concerning electronic funds transfers using a GTSB SHAZAMChek® card. You should read all of it carefully now and keep it in case you have any questions about your accounts in the future.

I. In Case of Error or Questions About your Electronic Transfers

Telephone or write the bank at the telephone number and address shown on this disclosure statement as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed in your statement or receipt. We must hear from you no later than 60 days after the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number.
- (2) Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) 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.

We will tell you the result of our investigation within 10 (20 for new accounts) 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 to investigate your complaint or questions. If we decide to do this, we will recredit your account for the amount 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 days, we may not recredit your account.

If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

II. Business Days

Our business days for electronic funds transfer services are Monday through Friday. Holidays are not included. Funds from your deposits will be available to you on the first business day after the day we receive your deposit. ATM cutoff time is 12 noon.

III. Privacy

We will disclose information to third parties about your account:

- (1) Where it is necessary for completing transfers or resolving errors involving transfers, -or-
- (2) In order to verify the existence and condition of your account for a third party, -or-
- (3) In order to comply with a government agency or court orders, -or-
- (4) To anyone using your GTSB SHAZAMChek card and Personal Identification Number (PIN) at any automated teller machine or any other electronic terminal, -or-
- (5) If you give us your prior written permission.

IV. Receipts and Statements

You can get a receipt at the time you make any transfer to or from your account using your GTSB SHAZAMChek card.

You will get a monthly account statement for your savings account unless there are no electronic transfers in a particular month. In any case, you will get a statement for your savings account at least quarterly.

V. Bank Liability

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement 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 transfer would go over the credit limit on your overdraft line, if you have one.
- If the automated teller machine where you are making the transfer does not have enough cash.
- If the automated teller machine or processing system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- If your funds are subject to legal process or other encumbrance restricting such transfer.
- If your PIN or GTSB SHAZAMChek Card is reported lost or stolen.
- If we are holding uncollected funds in your account and the transfer would require use of the funds.

There may be other exceptions in our agreement with you.

VI. Fees

Currently the fees for a GTSB SHAZAMChek Card are as follows:

Issuance: The card & PIN issuance fee is \$5.00.

Replacement: The replacement fee for a worn-out card is \$5.00 + return of your old card; all other replacement (i.e., PIN, new card, etc.) is \$10.00. Cards will be replaced at no charge upon expiration.

Transaction: There is no transaction fee when using the card at a MasterCard location (like a check). You will be charged only for "foreign" ATM transactions. These are transactions made at non-GTSB ATMs. Fees are \$1.00 for each "foreign" transaction. However, the first

"foreign" inquiry of each statement cycle is free. Note: International transactions are \$4.00 each.

Dormant: \$1.00/mo. See Cardholder's Agreement paragraph 8.

Retrievals: A retrieval request for a replacement transaction receipt is \$4.00.

Surcharge: This fee is charged directly to you by the ATM owner. This fee, which must be posted on the ATM, will vary.

If you complete a transaction with your GTSB SHAZAMChek Card in a currency other than U.S. dollars, MasterCard International Incorporated will convert the charge into a U.S. dollar amount. Call the bank for current rates.

VII. Your Liability

Tell us AT ONCE if you believe your GTSB SHAZAMChek Card or your PIN has been lost or stolen. Telephoning is the best way of keeping possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit, if you have one). If you tell us within 2 business days after you learn of the loss or theft of your card or code, you can lose no more than \$50 if someone used your card or code without your permission.

If you do NOT tell us within 2 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.

Consumer liability for MasterCard® transactions is limited to \$0 if the following conditions are met: The cardholder must have exercised reasonable care in safeguarding the card from risk of loss or theft; The cardholder must not have reported two or more incidents of unauthorized use within the preceding 12 months; The account must be in good standing.

Also, if your statement shows transfers that you do not make, 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 if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as long trip or hospital stay) kept you from telling us, we will extend the time periods.

VIII. Reporting Lost Cards or PIN or Unauthorized Transfers

If you believe your GTSB SHAZAMChek Card or PIN has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write the bank. You may also call SHAZAM's Help Desk at 1-800-383-8000.

IX. Types of Transactions

You may use your GTSB SHAZAMChek Card to:

- Inquire about your account balance.
- Withdraw cash from your checking and savings accounts. Note: Check with the bank for daily and weekend withdrawal limits.
- Make a deposit to your checking and savings accounts.
- Transfer funds between your checking and savings accounts.
- Make merchant payments at a POS terminal from checking.

- Make purchases at MasterCard merchants from checking.
- Conduct other transactions at other automated teller machines or other electronic terminals that may be available from time to time.

Some of these services may not be available to you at all terminals. Since January 1, 2004, merchants may choose to accept either credit cards, debit cards, or both. In most cases, you will be able to choose between signing for your purchase or entering your secret PIN. In addition, there may be other limits on the frequency and dollar amounts of transactions at automated teller machines not owned by the bank.

To make transactions using your ATM card, you must enter your PIN after the card is inserted for use. The PIN entered must agree with that assigned to your card.

X. Stop Payment, Preauthorized Transfers and Notice of Varying Amounts

Consult the bank's Your DEPOSIT ACCOUNT brochure for Stop Payment, Preauthorized Transfers and Notice Of Varying Amounts from your account.

🔒 KEEP YOUR CARD & PIN SECURE 🔒

- 🔒 Retain & secure your PIN mailer in a safe place. In the event you forget your PIN, you can then refer back to it versus paying for a replacement from SHAZAM.
- 🔒 Sign for your purchases whenever the merchant gives you this option. This way those around you will not have a chance to oversee your PIN when you have to enter it.
- 🔒 Always keep your PIN a secret and nowhere near your card.
- 🔒 Never give the number to anyone or write it down anywhere.
- 🔒 Memorize PIN or use a secret code if you must write it down.
- 🔒 Never let anyone use your card or PIN.
- 🔒 Law enforcement officials or bank personnel will never ask for these items.