

The Bank Cash & Check Card

Convenient, everyday banking.



One Card That Does It All

The Bank Cash & Check Card combines the power of your checkbook and your cash card – it even eliminates the need to carry a lot of cash. You'll save time and trouble when you use The Bank Cash & Check Card for everything from gas to groceries, restaurants to retailers.

Use the card for purchases at more than 35 million MasterCard® merchants worldwide... plus, you can use it as a cash card at over two million ATMs.

When you make a purchase with The Bank Cash & Check Card, the amount is automatically deducted from your checking account – it's cash, not credit. Record keeping is easier too. When you make a purchase or ATM transaction, you'll receive a receipt. All the details will be listed on your monthly statement.



Easily Pay with One Card

When paying with The Bank Cash & Check Card, simply follow these easy steps.

- Look for the MasterCard™ logo. Any merchant displaying the MasterCard™ logo will accept your card.
- When using an electronic terminal, select the “**Credit**” button.
- If you would like cash back, press the “**Debit**” button and enter your PIN.
- Sign your sales receipt, if requested. The transaction amount will be deducted from your checking account.

Easy to Apply

Complete the application on the reverse side and return it to the bank.

Get Cash at ATMs

Need cash in a hurry? Did you forget to make a deposit? The Bank Cash & Check Card gives you access to your accounts anytime – 24 hours a day, seven days a week.

“The bank is always open” with The Bank Cash & Check Card. You can make withdrawals, deposits, transfer funds, and check your balance, all at your convenience.*

The Bank Cash & Check Card is easy to use and works at over two million ATMs worldwide. To use your card, enter your Personal Identification Number (PIN) and follow the instructions on the screen. Use MoneyPass® ATMs with no fee.**



**Not all services are available at all ATMs.
See us for more information.*

*** A \$2.00 bank fee is applied to transactions conducted with machines that are not within the MoneyPass network. Additional transaction fees may be assessed by the ATM owner*

ACCOUNT HOLDER INFORMATION

ACCOUNT HOLDER NAME

SOCIAL SECURITY NUMBER

BIRTHDATE

STREET ADDRESS

CITY

STATE

ZIP

HOME PHONE #

E-MAIL ADDRESS

EMPLOYER NAME & ADDRESS

LENGTH OF EMPLOYMENT

WORK PHONE #

JOINT ACCOUNT HOLDER INFORMATION

required if account holder is under 18 years old

PARENT OR GUARDIAN NAME

SOCIAL SECURITY NUMBER

BIRTHDATE

STREET ADDRESS

CITY

STATE

ZIP

HOME PHONE #

E-MAIL ADDRESS

EMPLOYER NAME & ADDRESS

LENGTH OF EMPLOYMENT

WORK PHONE #

PRIMARY CHECKING ACCOUNT #

BANK USE

ACCOUNT DESCRIPTION

PRIMARY SAVINGS ACCOUNT #*

BANK USE

ACCOUNT DESCRIPTION

* Not valid for Economy Savings.

By signing, I (the Customer), request that The Bank Cash & Check Card be issued for the account or accounts designated. In the event that a card is issued, the Customer agrees:

- (1) such card will be used to obtain cash, goods, or services only if at the time of such use there are on deposit in the designated accounts, funds sufficient to cover such use, or sufficient credit is then available under a Ready Reserve Application and Agreement;
- (2) The Bank may charge to the designated accounts an amount sufficient to cover such use;
- (3) funds from any deposits made at ATM machines that are not owned or operated by The Bank of Elk River may be delayed for up to 5 business days.
- (4) the use of such card shall be governed by the Electronic Fund Transfer Disclosure, which was provided to me upon initial account opening and is available upon request, and such other terms and conditions or amendments thereto, as may be established from time to time by the bank and communicated to the Cardholder.

SIGNATURE

DATE

SIGNATURE OF PARENT OR GUARDIAN

DATE

WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES: An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways: 1. We have standard overdraft practices that come with your account. 2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans. This notice explains our standard overdraft practices. **What are the standard overdraft practices that come with my account?** We do authorize and pay overdrafts for the following types of transactions: Checks and other transactions made using your checking account number; Automatic bill payments; and Recurring Point of Sale. We do not authorize and pay overdrafts for the following types of transactions unless you ask us to: ATM transactions; and everyday debit card transactions. We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction may be declined. **What fees will I be charged if The Bank of Elk River pays my overdraft?** Under our standard overdraft practices, we will charge you a fee of \$33.00 each time we pay an overdraft. Maximum daily limit of five overdraft fees. **What if I want The Bank of Elk River to authorize and pay overdrafts on my ATM and everyday debit card transactions?** To request overdraft coverage for your ATM withdrawals and debit card purchases, or for information about other alternatives we offer for covering overdrafts, please: Contact us in person at any of our branches; by phone at 763-241-8522; online at www.thebankofelkriver.com/optin; or mail your selection to: The Bank of Elk River, 630 Main Street, Elk River, Minnesota, 55330.

☐ I do want The Bank of Elk River to authorize and pay overdrafts on my ATM and everyday debit card transactions.

☐ I do not want The Bank of Elk River to authorize and pay overdrafts on my ATM and everyday debit card transactions.

PRINTED NAME

DATE

ACCOUNT NUMBER



BANK USE ONLY - CASH & CHECK CARD

ATM DAILY LIMIT

POS DAILY LIMIT

BANK APPROVAL

DATE

BANK USE ONLY

KEYED / DATE

PAN NUMBER 543185



BANK USE ONLY - CASH CARD

ATM DAILY LIMIT

POS DAILY LIMIT

BANK APPROVAL

DATE