

# CITIZENS SAVINGS BANK VISA® DEBIT CARD AGREEMENT

The Undersigned ("I" or "We"), in consideration of Citizens Savings Bank ("you" or "your") issuing me a Citizens Savings Bank VISA Debit Card, hereby agrees to be legally bound by the following terms and conditions.

## **1. ACCOUNTS AND USES OF THE CITIZENS SAVINGS BANK VISA DEBIT CARD**

I have the account(s) with you set forth on the Application portion of this agreement, I hereby request that you issue me one or more Citizens Savings Bank VISA Debit Card(s) to be used in connection with such Accounts as described in the Agreement.

I understand that I may use my Card with my Personal Identification number ("PIN") listed on my Application at any Citizens Savings Bank automatic teller machine ("ATM") to (a) withdraw cash from my Account(s) listed on my application, (b) transfer funds between Account(s) and (c) inquire as to the balance(s) in my Account(s). In addition, I may use my Card and PIN at other ATM's throughout the United States which bear the "Accel®" or "PLUS SYSTEM" name and logo.

I further understand I may use the Citizens Savings Bank VISA Debit Card to purchase goods and services (a "Purchase") at any retail establishment (a "Merchant") where such Merchant accepts the Citizens Savings Bank VISA Debit Card. If I use the Citizens Savings Bank VISA Debit Card to make a purchase, I shall be requesting you to withdraw funds in the amount of such Purchase from my primary Checking Account designated on my application and directing or ordering you to pay such funds to the Merchant.

I request that you provide me such other services using a Citizens Savings Bank VISA Debit Card which you may later make available and which you are offered in connection with my Account(s) set forth on my Application. I also understand that from time to time I may request in writing that you provide access to additional Account(s) of mine through the Citizens Savings Bank VISA Debit Card described in this agreement shall be subject to the rules and regulations applicable to each Account, which is accessed by such Card.

I further understand that the Citizens Savings Bank VISA Debit Card can be used everywhere VISA debit cards are accepted and at any ATM displaying the Accel® or PLUS SYSTEM name and logo.

## **2. USE OF PERSONAL IDENTIFICATION NUMBER (PIN) WITH THE CITIZENS SAVINGS BANK VISA DEBIT CARD**

I acknowledge that the PIN which I use with my Citizens VISA Debit Card is my signature, identifies the bearer of the Card and authenticates and validates the directions given for the transactions to be made. I also understand that a Merchant which accepts my Citizens Savings Bank VISA Debit Card for a Purchase transaction may have an electronic terminal (Merchant operated or self-service) which requires the use of my PIN, and when my Pin is used at a Merchants terminal, it will authenticate and validate my directions given to you. I acknowledge that my PIN is an identification code that is personal and confidential and that the use of my PIN with my Citizens Savings Bank VISA Debit Card is a security method by which you are helping me to maintain the security of my accounts.

I AGREE TO TAKE ALL REASONABLE PRECAUTIONS TO MAKE SURE THAT NO ONE ELSE LEARNS OR HAS ACCESS TO MY PIN.

## **3. LIABILITY FOR UNAUTHORIZED TRANSACTIONS**

I agree to contact you at once if I believe that my Citizens Savings Bank VISA Debit Card, or my PIN has been lost or stolen, or if, money is missing from any of my Accounts. I also agree that if my monthly statements show transactions which I did not make, I will contact you immediately, and understand that if I do not contact you within sixty (60) days after the statement was mailed to me, I may not get back the money I have lost. I AGREE THAT IF I GIVE MY CITIZENS SAVINGS BANK VISA DEBIT CARD OR MY PIN TO SOMEONE ELSE TO USE, I AM AUTHORIZING THEM TO ACT ON MY BEHALF AND I WILL BE RESPONSIBLE FOR ANY USE OF THE CARD(S) AND PIN BY THEM.

## **4. HOW TO CONTACT THE CITIZENS SAVINGS BANK DEBIT CARD CENTER**

I agree to contact the Citizens Debit Card Service Center immediately, if I believe my Citizens Savings Bank VISA® Debit Card or PIN has been lost or stolen or that an unauthorized transfer from my Account has occurred or might occur; by phoning, and by confirming in writing to you at:

Citizens Savings Bank  
500 South State Street  
Clarks Summit, PA 18411  
(570) 587-0632 or 1-800-692-6279, option 1  
customersupport@citizens-savings.com

## **5. CHARGES**

I agree to pay the fees which you charge for certain transactions made with my Citizens Savings Bank VISA Debit Card as set forth in the Fee Schedule you provided me, and also agree to pay such charges or transaction fees which are charged by you for these services or for services which may later be offered, as such fees or charges may be imposed or changed from time to time.

## **6. NON-VISA DEBIT TRANSACTIONS**

Citizens Savings Bank has enabled non-VISA Debit Transactions through the Accel/Exchange Network. This allows you, the consumer to process through a non-VISA network without using a PIN. Accel/ Exchange allows PIN-less bill-payment debits and credits for specific merchant types such as utility, property management, and government payments. To initiate a non-VISA Debit transaction you would clearly indicate at a point of sale that your preference would be to route it as a non-VISA transaction. In conducting a non-VISA transaction you, the card holder would not be covered by VISA's zero liability or VISA-associated protections and benefits. To initiate a VISA Debit transaction at a point of sale, the cardholder signs a receipt, provides a card number (ex. in e-commerce or mail/telephone order environments) or swipes the card through a point-of-sale terminal.

## **7. LIABILITY**

I understand and agree that if my Citizens Savings Bank VISA Debit Card is issued for a joint account, each customer on that account will be jointly and severally liable under, and bound by the terms of the agreement.

I agree that if I make deposits or payments to or from one of my accounts with items other than cash, and you make funds available to me from such deposits prior to their collection or; if the funds in my account are insufficient at such time, I will promptly pay to you any amount of such funds which are not collected.

## **8. AMENDMENT TO THIS AGREEMENT**

I agree that from time to time you may amend or change the terms of this agreement including amendments or changes to add further Citizens Savings Bank VISA Debit Card services. You may do so by notifying me in writing of such amendments or changes and use of the Citizens Savings Bank VISA Debit Card after the effective date of such amendment or change shall constitute my acceptance of and agreement to such amendment of change.

## **9. OWNERSHIP**

I agree that the Citizens Savings Bank VISA Debit Card are your property and I will surrender my card to you upon request.

## **10. DISCLOSURE**

I hereby acknowledge receipt of the "Electronic Funds Transfer VISA Debit Card Disclosure Statement" Informing me of my rights under the Electronic Fund Transfer Act in connection with my use of my Citizens Savings Bank VISA Debit Card, the terms and conditions of which are incorporated into and made part of this agreement.

## **VISA DEBIT CARD TIPS & INFORMATION**

Q. How do I activate my card?

A. You can activate your card by calling 1-800-992-3808. Once this is done your first transaction must be PIN based. Then you can begin using your debit card to make purchases by signing or using your PIN at merchant locations. Remember to always keep your PIN CONFIDENTIAL.

Q. Is this a credit card?

A. No, this is not a credit card; withdrawals come directly out of your checking account.

Q. How can I get cash using my new card?

A. You can get cash at any ATM, or you can get cash back using your debit card at a point-of-sale location as well.

Q. Can I use my card to make purchases online?

A. Once activated by making your first transaction PIN based, you can begin using your card to make online purchases. Call us or visit us at [www.citizens-savings.com](http://www.citizens-savings.com) to learn ways VISA is protecting you. Look for our frequently asked questions on Verified by Visa.

Q. What do I do if I need assistance with my card?

A. You can call us at 1.800.692.6279, option 1 or email us at [customersupport@citizens-savings.com](mailto:customersupport@citizens-savings.com).



**MEMBER  
FDIC**