ATM/VISA DEBIT CARD APPLICATION PennCrest BANK®

CUSTOMER NUMBER

F.I. Use Only

Applicant																
	LAST NAME, FIRST NAM	ME, MIDDLE INITIA	.L													
	STREET ADDRESS															
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Applicant											Fill out either line — not both					
	Check box if initial	applicant wishes a	second ca	ırd.												
F.I. Use O	nly REMARKS															
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ATM/VISA DEBIT CARD Cardholder Agreement

The undersigned ("I" or "we"), in consideration of PennCrest BANK® ("you" or "your") issuing to me an ATM/VISA DEBIT CARD, (herein referred to as "CARD"), hereby agrees to be legally bound by the following terms and conditions.

1. ACCOUNTS AND USES OF CARD.

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I have the account(s) (including such checking (transaction) and/or Savings) account(s) with you set forth on my application form. I hereby request that you issue to me one or more CARDs to be used in connection with such accounts as described in this Agreement.

I understand I may use my CARD with my Personal Identification Number ("PIN") at an automated teller machine ("ATM") to (1) withdraw cash from my account(s), (2) effect transfers to or from my accounts, or (3) receive information regarding the balance in my account(s). I may also use automated teller machines throughout the United States and in certain foreign countries which bear the PLUS® name and logo ("PLUS SYSTEMATM") to (1) make withdrawals from, (2) effect transfers to or from or (3) receive information regarding the balance in my transaction or savings account(s) that are designated as the primary account of each such type on my application form.

I further understand that I may use the CARD and Personal Identification Number ("PIN") at any retail establishment ("Merchant") where CARDs are accepted to purchase goods and services and/orto obtain cash where permitted by the Merchant ("Purchase"). If I use the CARD to make a Purchase, I shall be requesting you to withdraw funds in the amount of such Purchase (including any cash received from the Merchant) from my checking account designated on my application form and directing or ordering you to pay such funds to the Merchant.

I further understand that I may use my CARD at any retail establishment ("Merchant") where VISA CARDs are accepted to purchase goods and services and/or to obtain cash where permitted by the Merchant ("Purchase"), If I use my CARD to make a Purchase, I shall be requesting you to withdraw funds in the amount of such Purchase (including any cash received from the Merchant) from my primary checking transaction account designated on my application form and directing or ordering you to pay such funds to the Merchant.

I request that you provide to me such other services or access to other ATM systems or networks using the CARD which you make available and which you advise me are offered in connection with my account(s) set forth on my application form. I also understand that from time to time I may request in writing that you provide access to additional accounts of mine through the CARD you have issued to me. I agree that the uses of the CARD described in this Agreement shall be subject to the rules and regulations of each account which is accessed by such Card.

2a. USE OF YOUR CARD WITH YOUR SIGNATURE.

I understand a Merchant that accepts the CARD for the purchase of goods and/or services may also accept the CARD as payment without the use of my Personal Identification Number or PIN as long as I provide my signature on the transaction slip. I will receive a copy of the transaction slip as evidence of the transaction.

2b. USE OF PERSONAL IDENTIFICATION NUMBER ("PIN") WITH CARD.

I understand that an ATM or PLUS SYSTEM ATM is an automated teller. It can and will perform many of the same tasks as a human teller. I acknowledge that the Personal Identification Number or PIN which I use with the CARD is my signature, identifies the bearer of the Card to the ATM and authenticates and validates the directions given just as my actual signature and other proof identify me and authenticate and validate my directions to a human teller. I also understand that a Merchant which accepts the 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 Merchant's terminal, it will authenticate and validate the directions given just as my actual signature will authenticate and validate my directions given to you.

lacknowledge that my PIN is an identification code that is personal and confidential and that the use of the PIN with the CARD is a security method by which you are helping me to maintain the security of my account(s). Therefore, I AGREE TO TAKE ALL REASONABLE PRECAUTIONS THAT NO ONE ELSE LEARNS MY PIN.

3. LIABILITY FOR UNAUTHORIZED TRANSACTIONS.

I agree to contact you at once if I believe the CARD(s) issued to me or my PIN has been lost or stolen or money is missing from my account(s). I also agree that if my monthly statement shows transactions which I did not make, and I do not contact you within 60 days after the statement was mailed to me, I may not get back any money lost after that time. I AGREE THAT IF I GIVE MY CARD(s) AND 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) BY THEM

4. HOW TO CONTACT CUSTOMER SERVICE.

I agree to contact you immediately, if I believe the CARD issued to me or my PIN has been lost or stolen or that an unauthorized transfer or Purchase from any of my accounts has occurred or might occur, by phoning the customer service toll-free number (1-800-554-8969) and by confirming such information in writing to you at:

PennCrest BANK 1201 12th Street Altoona, PA 16601 888-716-7587

5. CHARGES.

I agree to pay the 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.

NOTICE: Regarding ATM fees by others: If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/or by the automated transfer network. You may even be charged for a balance inquiry only.

6. LIABILITY.

If the CARD is issued for a joint account, we agree to be jointly and severally liable under the terms of this Agreement and the agreement for such account. I agree that if I make deposits to my account(s) with items other than cash (checks, drafts or other items) and you make funds available to me from such deposits prior to their collection, I agree that you may deduct the amounts of such funds from my account(s) which are not collected or, if the funds in my account(s) are insufficient at such time, I will promptly pay to you any amount of such funds which are not collected.

ATM SURCHARGES.

ATM Network rules allow Financial Institutions, ATM owners and ATM Processing Networks to charge a fee for transactions at their ATM Machines or within their ATM Networks. These fees would appear as a Surcharge (add-on fees) to the amount of my transaction. I UNDERSTANDTHATTHESE ATM SURCHARGES ARE NOT FEES IMPOSED BY PennCrest BANK. These fees are an ATM usage fee that may be assessed against my account as additional compensation by these groups.

I understand that when I begin a transaction at a Surcharging ATM, I will be notified of any Surcharge fee and given the option to cancel the transaction and avoid these fees. If I wish to complete the transaction, I am agreeing to pay any ATM usage and processing fees that may be assessed. I may avoid these types of fees by using ATMs owned and operated by you.

8. CARD RESTRICTIONS.

Any financial service provided by PennCrest Bank may be used for any transaction permitted by law. You agree that you will not use your card for any transaction that is illegal under applicable federal, state or local law. You agree that illegal use of any financial service will be deemed an action of default or breach of contract. Use of any financial service in a manner not permitted by law may cause that service or related services to be terminated at the bank's discretion. You further agree, should illegal use occur, to waive any right to sue PennCrest Bank for such illegal use or any activity directly or indirectly related to it. Additionally, you agree to indemnify and hold PennCrest Bank harmless from any suits or other legal action or liability, directly or indirectly, resulting from such illegal use.

9. AMENDMENT OF 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 CARD services or to amend or change the charges for these services. You may do so by notifying me in writing of such amendments or changes and my use of the CARD after the effective date of any such amendment or change shall constitute my acceptance of and agreement to such amendment or change.

10. OWNERSHIP/USE.

I agree that the CARD is your property and I will surrender it to you upon your request. I agree that the CARD is non-transferable.

11. DISCLOSURES.

I hereby acknowledge receipt of the disclosure statement informing me of my rights under the Electronic Fund Transfer Act and a copy of this Agreement.







PLACE STAMP HERE

The Convenient Money Source

To carry money the smart way, simply fill out this application and return it to us today. It takes only a minute or two — we just need

some basic facts. Then we'll move quickly to send you an ATM or VISA Debit Card that puts your money literally at your fingertips.

It is Safe, Fast, Easy—and Everywhere!

Once your Card arrives and you have your 4-digit Personal Identification Number (PIN) the system works for you everywhere, allowing you to withdraw cash, transfer funds between accounts check your account balances even pay for purchases at retail locations! You'll see thousands of Automated Teller Machines (ATMs) available day or night. Get out of the bank line, and get a line on convenience!

Take Your ATM/VISA Debit Card Shopping

Your ATM/VISA Debit Card can make shopping easy, too! Look for the trusted ATM or VISA signs at thousands of retail locations, such as

supermarkets and gasoline stations. Then use your Card to pay for your purchases. Paying with your Card is as easy as cash, and faster than writing a check!

Your Personal Identification Number (PIN)

Once you have your 4 digit PIN, it's a good idea to memorize these numbers or letters. Your PIN is your best protection against anyone else being able to access your account(s). You need both the Card and your PIN to use ATMs and to make purchases.

For Your Protection

Please keep your PIN a secret. Make a record of it, but *not* on your Card or even in the same place you keep your Card. And if your Card is lost or stolen, call us immediately. You'll find our number in your cardholder agreement (see reverse).

Get Convenience and Security — Return Your Application Today! There are thousands of locations everywhere.

Remember, you can now go shopping with your Card—just look for an ATM or VISA sign at the cash register or checkout counter!

ATM/DEBIT CARD APPLICATION

PennCrest BANK 1201 12th STREET ALTOONA PA 16



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PennCrestBANK.com





