

NEKOOSA PORT EDWARDS STATE BANK



We want to be your financial partner

Please fill in the form and print it. You can mail the application to us or drop it off at any of our three branches to be processed. We cannot accept applications by email at this time. Please remember to have all applicants sign the form on the appropriate lines in order for it to be processed. Thank you!

APPLICATION TO NEKOOSA PORT EDWARDS STATE BANK HSA DEBIT CARD

DEPOSITOR

Checking Account Number Savings Account Number

Name (First - Middle - Last)

Address

City State Zip

How long at this address?

Home Phone # Cell Phone #

Own Home _____ Rent _____ Other _____

Monthly Rent / Mortgage

Previous Address (If less than three years at present address)

Date of Birth Social Security Number

Drivers License Number

Issue Date Expiration Date State Issued

DEPOSITOR'S EMPLOYER

Employer How Long?

Address

City State Zip

Position / Job Title

Annual Income Phone Number

Signatures: By signing below, the undersigned requests described services and agrees to the terms and conditions of the services, including any fees and charges. The undersigned agrees that all information is accurate and authorizes the financial institution to verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

Signature of Depositor Date

For Bank Use Only

Card #

Date Employee Initials

Mail or deliver application to:

Nekoosa Port Edwards State Bank, P.O. Box 9, 405 Market St., Nekoosa, WI 54457-0009

HSA DEBIT CARD

Terms, Features and Disclosure

These rules govern the relationship between Nekoosa Port Edwards State Bank (Bank) and each person (Customer) to whom is issued and authorized to use a Nekoosa Port Edwards State Bank HSA Debit Card. Carefully read this disclosure as it advises you of your rights and obligations. You should keep this notice for future reference.

1. Definitions

The following definitions apply to these rules:

“Account”:	Means your designated HSA checking or savings account with Bank.
“Card”:	Means your HSA Debit Card issued by Bank and any additional such cards or renewals.
“We”, “Us” and “Our”:	Means Bank.
“You”, “Your” or “Customer”:	Means each person who is a party to the Account and who applied for the Card.

2. Card Ownership, Termination

The “Card” or “Cards” remain the property of the Bank and shall be surrendered by Customer upon request. Bank may terminate Customer’s privilege of such Card usage and may withhold approval of any transaction at any time.

3. Purpose and Card Usage:

The HSA Debit Card is for easy access to a qualified HSA account only. The HSA Debit card may be used to pay for **qualified medical expenses** and transactions performed are considered as “normal distributions”. Withdrawals from your HSA for anything other than normal distributions such as death, disability, excess contribution, and prohibited transactions require that you notify the bank.

4. Authorization to Debit or Credit Account

Each time your Card is properly used you authorize the Bank to debit or credit your Account (whichever is appropriate) for the total amount shown on any sales draft, withdrawal order or credit voucher originated by use of the Card, whether or not signed by you, and the Bank is permitted to handle such drafts, orders, and vouchers in the same way it handles authorizations drawn on your Account. Except as otherwise amended by this Agreement, all laws and

regulations, and all of Bank's general rules and regulations that otherwise apply to Customer's Accounts, will continue to apply to transactions except any laws, rules or regulations that may otherwise limit the Customer's liability for unauthorized use of the Card or PIN. Bank may change any of its rules and regulations or the terms of this Agreement at any time and if Customer uses or permits the use of the Card or PIN after Bank gives Customer notice of the change, Customer will be deemed to have accepted such change. The agreements aforementioned include, but are not limited to, Funds Availability Disclosure, Electronic Funds Disclosure, and the Account Terms, Features and Disclosure.

5. **Card Limits:**

ATM Transactions: Access to ATM terminals are **NOT** allowed with this debit card.

Point-of-Sale Transactions: Daily limit of \$1500.00 for Pinned POS transactions and Signature based POS transactions or 25 transactions.

Cash Advance: This feature is **NOT** available with this debit card.

6. **Card Security Feature**

This card has a built in feature to try to prevent the fraudulent use of the card. When transactions are performed, the card processing goes through several steps for validation. Such steps include correct PIN number, valid account, sufficient funds, etc. The security feature allows for **THREE** consecutive rejected attempts. If the **THIRD** attempt was not successful, please contact a bank representative before further use of the card to determine the problem. At this time, the security feature assumes the card may possibly be compromised and **ALL** card usage will cease and merchants will be advised to capture your card.

7. **Fees**

\$15.00 Card Replacement Fee: Applicable if a card is destroyed due to neglect, lost, or captured (due to customer error). No charge will apply if card replacement is due to normal wear and tear or an expired card.

\$15.00 Lost, Destroyed or Captured Card Fee: Applicable for all cards that are reported lost, destroyed or captured (due to customer error). **In some instances, a merchant may capture a card and receive an award fee. These fees and any other fees associated with a lost, destroyed or captured card (due to customer error) will be the customer's responsibility. These fees may range from \$15.00 to \$200.00. The bank reserves the right to automatically deduct any fees associated with lost, destroyed or captured cards from your account.

Lost or Captured cards outside of the U.S.: Fees for Foreign Card Listing, etc. will be assessed at the current standard rate at the time the card is reported lost or captured (due to customer error).

Transaction Service Charges: Please see your HSA Now Account Terms, Features and Disclosure form for any fees that may apply.

8. Funds Availability & Overdrafts

You may use your card only if the **AVAILABLE** Balance in your account will be sufficient to pay the amount of the purchase. Please see your Funds Availability Disclosure for a more detailed explanation of deposited funds and their availability. If use of a Card overdraws your account, you will be notified and you agree to make immediate payment to the Bank of the amount of any such overdrafts. Whenever your Account is overdrawn, we have the right to return unpaid other debits (such as checks, ACH, transfers or drafts) on your Account which are presented to the Bank and to assess a service charge for making such returns.

9. Limitations in Bank's Responsibilities

It is the Account owner's responsibility to substantiate **CONTRIBUTIONS** and **QUALIFIED DISTRIBUTIONS**. If we fail to receive directions from you regarding any transaction, or if we receive ambiguous directions regarding any transaction, or we, in good faith, believe that any transaction requested is in dispute, we reserve the right to take no action until further clarification acceptable to us is received from you or the appropriate government or judicial authority. We shall not be responsible for losses of any kind that may result from your directions to us or your actions or failures to act, and you agree to reimburse us for any loss we may incur as a result of such directions, actions, or failures to act. We shall not be responsible for any penalties, taxes, judgments or expenses you incur in connection with your HSA.

10. Debit Card Fraud Protection

All HSA Debit Cards issued are enrolled in a Fraud Protection Program. Should a transaction be questioned as possible fraud, it may be declined. Based upon the type of suspicious activity, the card may be temporarily blocked for all transactions until customer contact has been made to determine authenticity. To help minimize the rejection of valid transactions or disruptions in your card usage: ***always know your PIN number, keep your accounts updated with a valid phone number, notify us of travel plans, and keep our regular business and after hours phone numbers accessible in the event your card is lost or stolen. The bank's phone numbers are available online at www.npesb.com.***

11. Illegal Use of a Debit Card

You agree not to use your HSA Debit Card for any illegal transactions, including Internet gambling and similar activities.

12. Consumer Liability

Tell us AT ONCE if you believe your Debit Card or PIN has been lost or stolen. Telephoning is the best way of keeping your possible losses down. If you tell us within two (2) business days after you learn of the loss or theft of your Debit Card or PIN, you can lose no more than fifty dollars (\$50) if someone used your Debit Card or PIN without your permission. If you do not tell us within two (2) business days after you learn of the loss or theft of your Debit Card or PIN and we can prove we could have stopped someone from using your Debit Card or PIN without your permission if you had given us notice, you can lose as much as five hundred dollars (\$500).

The limitations on your liability for unauthorized transactions described above generally apply to all electronic fund transfers. However, different limitations apply to certain transactions involving your card with the VISA logo. These limits apply to unauthorized transactions processed on the Visa Network. If you notify us about an unauthorized transaction involving your HSA Debit Card, and the unauthorized transaction took place on the VISA Network, zero liability will be imposed on you for the unauthorized transaction. We may increase the limit of your liability for such unauthorized transactions if we reasonably determine, based on substantial evidence, that you were grossly negligent or fraudulent in the handling of your account or your HSA Debit Card. The zero liability provisions do not apply to PIN-based or PIN-less debit transactions not processed by the VISA network, including ATM transactions.

If your statement shows debit card transactions you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was transmitted to you, you may not receive back any money you lost after the sixty (60) days, and therefore, you could lose all the money in your account (plus your maximum overdraft line of credit, if applicable), if we can prove that we could have stopped someone from taking the money had you given us notice in time. If a good reason (such as a long trip or hospital stay) keeps you from giving the notice, we will extend the time periods.

13. Contact in Event of Unauthorized Transfer, Lost or Stolen card

If you believe your card has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call:

Phone #

715-886-3104

Regular Business Hours

Monday thru Thursday

9:00 a.m. – 4:30 p.m.

Friday

9:00 a.m. – 6:30 p.m.

Saturday

9:00 a.m. – 12:00 p.m.

Phone #

877-895-1910

After Business Hours

May call any time after our Normal
Business Hours or on Holidays

-or write-

NEKOOSA PORT EDWARDS STATE BANK

P O BOX 9

NEKOOSA WI 54457-0009

14. Error Resolution Notice

In case of errors or questions about your electronic transfers, call or write us. Please see **Contact in event of unauthorized, lost or stolen card in this disclosure.**

Notification should be made as soon as possible if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. You must contact Nekoosa Port Edwards State Bank no later than 60 days after it sent you the FIRST statement on which the problem or error appears. You must be prepared to provide the following information:

- Your name and account number
- A description of the error or transaction you are unsure about along with an explanation as to why you believe it is an error or why you need more information.
- The dollar amount of the suspected error.

If you provide oral notice, you will be required to send in your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days (twenty (20) business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (ninety (90) days for new accounts and foreign initiated or Point-of-Sale transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (twenty (20) business days for new accounts) for the amount you think is in error, so that you will have the use of the money during the time it takes to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. The extended time periods for new accounts apply to all electronic fund transfers that occur within the first thirty (30) days after the first deposit to the account is made, including those for foreign initiated or Point of Sale transactions. VISA's cardholder protection policy requires that we provide provisional credit for losses from unauthorized VISA Check Card use within five (5) business days of notification of the loss. We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

15. Agreement to Comply with Rules

Your retention of, signature on or use of the Card constitutes your agreement to comply with these Rules as amended from time to time. The laws of the State of Wisconsin will govern this agreement and your use of the Card. Nekoosa Port Edwards State Bank reserves the right to cancel your debit card access at any time. Your debit card must be returned to the Nekoosa Port Edwards State Bank upon demand. **IN THE EVENT THE CARD IS NO LONGER NEEDED OR THE ACCOUNT CLOSED, IT IS REQUIRED THAT THE CARD BE RETURNED TO THE BANK AT THAT TIME. IF THE CARD IS NOT RETURNED, IT WILL BE CONSIDERED A LOST CARD AND FEES ASSOCIATED WITH A LOST CARD WILL APPLY.**

16. Other Agreements

All terms, conditions, and agreements which govern your Account (whether set forth in your Account Rules, in any related rules and regulations or otherwise) also apply to the Card except where these Rules provide differently. The agreements aforementioned include, but are not limited to, Funds Availability Disclosure, Electronic Funds Disclosure, and the Account Terms, Features and Disclosure.

17. Confidentiality

We will disclose information to third parties about your account or the transfers you make: where it is necessary for completing transfers; in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; in order to comply with government agency or court orders; or if you give us written permission.

REVISED MARCH 2015