

CONSUMER CARD APPLICATION OR MAINTENANCE

STANDARD LIMITS: CASH - \$200.00, POS - \$500.00
APPROVAL NEEDED FOR ABOVE THESE STANDARD LIMITS

Debit Card _____ Cash Limit _____ # OF CARDS
 ATM Card _____ POS Limit _____ 1 or 2

CHECKING OR MONEY MARKETING INFORMATION

(A) Add (C) Change (D) Delete	Account Type: DDA or MMDA	Account Number

PAN Number (if available) _____
 Close Card for (circle One) Primary Secondary Both
 Card Replacement Reason: _____

Customer Name (Primary) Social Security Number Home Phone Number

Customer Name (Secondary) Social Security Number Home Phone Number

Street Address _____

City State ZIP

I (we) certify that everything I (we) have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved. By signing below I (we) authorize First Commercial Bank to check my (our) credit and employment history and to answer questions others may ask about my credit record with you. I (we) understand that I (we) must update credit information at your request if my (our) financial condition changes.

Applicant's Signature Date Applicant's Signature Date

Your Signature above constitutes your assent to the "Client Agreement" stated on the backside of this form. (In case of a joint account, both depositors must sign application even if only one card is requested.)

APPROVAL FOR ABOVE STANDARD LIMITS: Officer signature required

X _____

PROCESSOR ONLY

Date Received _____ Date Processed _____ PAN# _____
 Credit Report Checked Input on JHA Input on Inastant Cash Reviewed on PI Report



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CUSTOMER'S AGREEMENT

The person or persons who have signed this request (the "Customer's") hereby request that a Debit/ATM card be issued to each of them for the account or accounts designated. In the event that one or more cards are issued, the customers agree:

1. Such cards will be used to obtain cash, goods or services only if at the time of such use there is on deposit in the designated accounts funds sufficient to cover such use or sufficient credit is then available under an overdraft loan agreement;
2. The bank may charge to the designated accounts an amount sufficient to cover such use;
3. That there may be a delay of up to five days in recording any deposits or loan payments made at a retail facility;
4. The use of such card shall be governed by the printed terms and conditions or amendments thereto, as may be established from time to time by the bank and communicated to the customers.
5. To pay a replacement fee of \$10.00 for each card that is damaged, lost or stolen.

FIRST COMMERCIAL BANK

Member
FDIC

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