

Visa Debit Card Application



Type of Card

- Consumer Debit Card
- Consumer Debit Card - For Savings Account Only
- Business Debit Card - Name of Business _____
- Health Savings Account Debit Card

Checking and/or Savings Account Numbers to access with Card

	Primary Checking Account Number
	Secondary Checking Account Number
	Primary Savings Account Number
	Secondary Savings Account Number

Customer Information

Cardholder's Name			Social Security Number	
Street Address			Home Phone	Cell Phone
City	State	Zip Code	Work Phone	Other

Customer Agreement

The person or persons who have signed this request (the "Customer(s)") hereby request that a debit card be issued by First Minnetonka City Bank (the "Bank") to them for the account or accounts designated. In the event that one or more cards are issued, the customers agree:

- (1) That such card(s) may not be used for any illegal transaction.
- (2) That card(s) may only be used by the customer(s) for transactions authorized by the customer(s).
- (3) That such card(s) 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 the transaction or sufficient credit is available under an overdraft loan agreement.
- (4) That the Bank may charge to the designated accounts an amount sufficient to cover such transactions.
- (5) That customer will be responsible for any shortfall that may result from a delay in posting of transactions made with the card that are not the fault of the Bank.
- (6) That there may be a delay of up to five days in the recording of any deposit or loan payment made at a retail facility.
- (7) That customer(s) will take reasonable precautions to protect against loss or theft of the card(s) and will not share or inadvertently disclose any PIN associated with the card(s) with anyone not authorized to use the card(s).
- (8) That customer(s) will monitor their accounts and report to the Bank any unauthorized transactions as soon as they are identified.
- (9) That use of such card(s) shall be governed by the printed terms and conditions of your deposit account, the Bank's Electronic Funds Transfer Disclosure, Visa rules and such other terms and conditions or amendments thereto, as may be established from time to time and communicated to the customer.
- (10) That the Bank may, at its discretion, cancel card(s), re-issue new cards, change transaction limits or block certain types of transactions without prior notification to customer(s), if there is a risk of loss to the Bank, due to fraudulent use of the card(s).
- (11) That the Bank may with prior notification, cancel, replace or modify the terms of this agreement and the rules governing customer's use of the card(s).
- (12) That this agreement will remain in effect until canceled by the Bank or the customer(s) and shall cover the current card and any subsequent substitute or replacement cards associated with the customer's account.

Your signature below constitutes your assent to the "Customer Agreement" set forth above.

Signature	Date:
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INTERNAL USE ONLY

Daily Card Limits	ATM \$209	POS: \$500	Portfolio Number
Comments:			
Authorized By:			Date:

First Minnetonka City Bank

Glen Lake 14550 Excelsior Blvd, Minnetonka, MN 55345 (952) 935-8663
 Country Village 11500 Highway 7, Minnetonka, MN 55305 (952) 935-5995