



Consumer Debit Card Cardholder Agreement

Wray State Bank and Windsor State Bank customer(s) (“I” or “we”), in consideration of **Wray State Bank and Windsor State Bank** (“you” or “your”) issuing me a DEBIT CARD, hereby agrees to be legally bound by the following terms and conditions.

1. Use of DEBIT CARD. I hereby request that you issue me one or more DEBIT CARDS to be used in connection with the account(s) indicated on my application. I understand the primary account attached to the DEBIT CARD must be a checking account and I am an owner or authorized signer of the account(s) indicated on my application. From time to time I may request you provide access to additional accounts of mine and I agree that the use of the DEBIT CARD described in the Agreement shall be subject to the rules and regulations of each account which is accessed by the card.

I understand I may use the DEBIT CARD with my Personal Identification Number (“PIN”) at any automated teller machine (“ATM”) to (1) withdraw cash from my account(s), (2) conduct transfers to or from my account(s) or (3) receive information regarding the balance in my account(s). I may also use ATMs throughout the United States and in certain foreign countries which accept MasterCard or any other logo on the back of the DEBIT CARD and that there may be fees associated with the use of those ATMs.

I understand I may use the DEBIT CARD at any retail establishment including online retail establishments (“Merchant”) where DEBIT CARDS are accepted to purchase goods and services and/or to obtain cash where permitted by the Merchant. (“Purchase”) If I use the DEBIT CARD to make a Purchase, I shall be requesting you to withdraw the funds in the amount of such Purchase (including any cash received from the merchant) from my checking account designated on my application and directing or ordering you to pay such funds to the Merchant.

I understand the DEBIT CARD issued to me is valid for two years and will only be valid through the last day of the month indicated on the card; a new card will be automatically sent to my address on file prior to expiration. If fraud is suspected, I understand and agree that the card may be blocked for my protection until I have been contacted by the DEBIT CARD provider or you to confirm the transaction(s) are authorized. Therefore, I agree to contact you at once if my address or phone number changes.

2. Use of MasterCard SecureCode (“MCSC”) with DEBIT CARD. I acknowledge that the MCSC which I use with the DEBIT CARD for online purchases has been provided by you as an added layer of security for online purchases and that failure to enroll the DEBIT CARD(s) with a SecureCode may prevent me from disputing any unauthorized transactions conducted online. I understand that if I do not self-enroll the DEBIT CARD for a SecureCode prior to making online purchases, I will be forced to enroll during check-out at participating MasterCard SecureCode merchants; I am allowed to opt-out of enrolling four times before I will be forced to enroll. I AGREE TO TAKE ALL REASONABLE PRECAUTIONS THAT NO ONE ELSE LEARNS MY SECURECODE INCLUDING YOU. I further understand that transactions conducted online at participating MCSC merchants cannot be disputed whether or not a MCSC is used. To enroll, visit www.wraystatebank.com and click on the MasterCard SecureCode link and follow the instructions.

3. Use of Personal Identification Number (“PIN”) with DEBIT CARD. I acknowledge that the PIN which I use with the DEBIT CARD, either at an ATM or at an electronic terminal at a Merchant, is my signature, identifies the bearer of the card to the DEBIT CARD machine or other network and authenticates and validates the directions given just as my actual signature with proof of identity would. I acknowledge that my PIN is an identification code that is personal and confidential and that the use of the PIN with the DEBIT 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 INCLUDING YOU.

4. Liability for Unauthorized Transactions. I agree to contact you at once if I believe the DEBIT 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 back. I UNDERSTAND AND AGREE THAT IF I GIVE THE DEBIT CARD(s) AND/OR 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. I understand that if unauthorized transactions are found on my account by the use of the DEBIT CARD issued to me, that I am the only owner on the account that can dispute these transactions.

5. How to Contact the Bank. I agree to contact you immediately, if I believe the DEBIT CARD(s) 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 and confirming such information to you in writing at:

Wray State Bank

PO Box 277

Wray, CO 80758

(970)332-4111 or (877)4WRAYST

Windsor State Bank

1130 Main St

Windsor, CO 80550

(970)674-1488 or (855)275-4005

After hours call: (800)472-3272 (if lost)

6. Charges. I agree to pay the charges or transaction fees which are charged by you for these services or for services which may be later offered as such fees or charges may be imposed from time to time by deducting these fees directly from my checking account. The current fees are:

Replacement Card

\$10.00

PIN reminder (sent by mail only)

\$5.00

7. Limits. I understand and agree that there are daily withdrawal limits on the DEBIT CARD which are set for my protection. I may from time to time request to increase these limits; however, if I want to permanently increase these limits I must provide written notice and you must agree to such increase. I understand that purchases and/or withdrawals are limited to the available balance in my checking account or the limits outlined below whichever is less.

Maximum daily ATM limit (3 withdrawals per day)

\$250.00

Maximum daily for purchases at a Merchant

\$750.00

Total maximum daily card limit

\$1,000.00

8. Liability. If the DEBIT 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 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.

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

11. Disclosures. By signing the application, I hereby acknowledge receipt of the disclosure statement informing me of my rights under the Electronic Funds Transfer Act and a copy of this Agreement.