Member FDIC | Equal Housing Lender

Privacy Statement

CVB Debit Card Application

First Name: Last Name:

Submitted on:

Apply today for a Capon Valley Bank ATM or VISA Debit Card!

In order to apply for a card on your account, please complete the form below. If you have questions as you complete the application, please contact us at 304-874-3531.

Please Choose a card type: (required) *ATM Card is only for accessing cash at an ATM. Debit Card can be used at an ATM or at any location VISA is accepted.*	◯ ATM Card ◯ VISA Debit Card
Applicant Information: (required) *If the account is jointly held, both parties should complete this form.*	**Enter Details Below** Account Number _____ Full Name _____ Street Address _____ Mailing Address _____ City, State and ZIP Code _____ Preferred Phone Number _____ Social Security Number _____ Birth Date _____ E-Mail Address _____ Current Employer _____

Authorization

By clicking on the "I Accept" button below, I am applying for a Capon Valley Bank Visa Debit Card or ATM Card. I understand this is not a credit card and that the dollar amount of the purchases made with this card will be deducted from my Capon Valley Bank checking account listed above. I authorize Capon Valley Bank to verify the information provided above and to request a credit report or other consumer data information, if necessary. The Capon Valley Bank Visa Debit Card is available for qualified customers only. Other requirements apply. I agree to be bound by the terms and conditions covered in the appropriate Disclosure Statement and Cardholder Agreement. Check the "I Accept" button to indicate that you (the applicant) have read the agreement and accept its terms.

Terms and Conditions

Capon Valley Bank - ATM/Visa Debit Cardholder Agreement

Any use, signing or retention of a Capon Valley Bank ATM/Debit Visa ("Card") by the person named thereon ("Holder") constitutes Holder's acceptance of the following terms and conditions:

1. Holder is responsible for all transfers arising from the use of the Card, including transfers made by one with Holder's permission. Permission to use Holder's Card includes the right to make withdrawals or transfer funds from Holder's individual or joint accounts.
2. The Card remains the property of the Bank, and may be cancelled by the Bank at any time without notice and will be surrendered immediately upon Bank's request.
3. This agreement will control and govern use of the Card in making withdrawals from Holder's Checking and/or Savings Accounts in Bank; transferring funds between all Holder's Accounts in Bank; and any other use permitted by Bank from time to time.
4. Bank may limit Holder's right to use the Card, notwithstanding the balance in Holder's accounts.
5. When the Holder uses the Card to transfer funds between accounts maintained by Holder at the Bank, such transfers shall be held for safekeeping only and treated as received at the opening of the next banking day. Credit for such transactions is subject to Bank's final count and acceptance. Receipts prepared by Holder at the time of making a transfer at an automated teller machine ("ATM") are not binding on the Bank and are subject to confirmation by the Bank.
6. When Holder uses the Card to make withdrawals from Holder's checking or savings account, the imprinting through the ATM of the Holder's checking or savings account number on the machine receipt, which the Holder will receive, will be deemed to be the Holder's written request and consent for a withdrawal in the amount selected and printed on the receipt. Such withdrawals may be made up to the amount of the established periodic withdrawal limits or the balance in the Holder's account, whichever is less, and are subject to all agreements and service charges applicable to Holder's checking or savings accounts.
7. If the Holder through use of the Card makes a withdrawal from either his or her checking account or savings account which exceeds the balance in that account, the Holder shall be obligated to pay Bank immediately the amount by which the withdrawal exceeds said balance.
8. Holder agrees to give notice immediately to Bank if the Card has been lost or stolen.
9. Bank shall not be liable for any refusal to honor Holder's Card.
10. Bank reserves the right to amend, revise or modify this Agreement. A copy of such amendment, revision or modification will be mailed to Holder at Holder's last known address shown on the records of the Bank. Any amendment, revision, or modification shall become effective on the date specified therein, and use of the Card by the Holder, subsequent to the effective date of any such amendment, revision or modification shall constitute acceptance thereof by the Holder.
11. Holder may surrender the Card and terminate this agreement as to future use of the Card at any time. No such termination of this Agreement by Holder shall be effective as to obligations of Holder with respect to use of the Card prior to the date such termination is received by the Bank.
12. All transactions arising from Holder's use of the Card are subject to and controlled by the terms of all applicable account agreements and other contractual relationships with Bank and all applicable rules and regulations of the Bank.
13. All Electronic Banking disclosures set forth by Bank are incorporated herein by reference as though rewritten in this Cardholder Agreement and Holder agrees to all such electronic banking terms and conditions.
14. Holder agrees to pay the following fees associated with use of the Card:

a. Cash withdrawals/transfers - $1.00 per transaction at ATMs we do not own;
b. Account Inquiry - $.50 per inquiry at ATMs we do not own;
c. Replacement of lost, stolen or abused Card -$10.00 per replacement.
d. Owner of ATM may also charge a fee.

Authorization and Terms and Conditions Acceptance	
I accept the authorization and terms and conditions as noted above. (required)	◯ I Accept.