

Medina Banking Company Visa Debit Card Request Form

"LOOKS LIKE A CREDIT CARD WORKS LIKE A CHECK"

Now Medina Banking Company offers the convenient plastic card that makes check writing obsolete. The Visa debit card works just like cash anywhere Visa cards are accepted. All debit card transactions are reported on your monthly statement along with all the checks you have written. Additionally, the card replaces your ATM card and will work in ATMs across the world.

Name Social Security Number Phone Number

Street Address/ Box Number City State Zip

For Joint Accounts: _____
Second Name Second Social

Checking Account Number: _____ Card Number: _____

Approved By: _____

Before Signing

I understand that the Medina Banking Company Visa Debit Card is not a credit card and that this is not a credit application.

I have answered all questions and to the best of my knowledge all information is correct. By signing this from I authorize Medina Banking Company to verify all statements made through this request form, and that I have read and understand all the terms and conditions that govern the use of the Visa Debit Card. Upon approval, I understand that my Visa Debit Card will be mailed to the address where I receive my monthly statement for the checking account to which the Visa Debit Card is attached.

If this is a joint account; I understand that each signor of this form will be equally and jointly liable for the full amount of the withdrawals.

Date Signature Signature (joint)



Medina Banking Company

Visa Debit Card Terms and Conditions Agreement

As used in this document the term “applicant” refers to and includes: The person and or persons both jointly and severally that administrate and/or are an authorized signor of a Medina Banking Company account to which a Visa Debit Card shall be issued that is tied to the afore mentioned account. The term “bank” refers to and includes only Medina Banking Company.

Applicant’s Statement of Promise

I, the undersigned, do hereby announce my application to Medina Banking Company for the issuance of a Visa Debit Card. I do hereby affirm that my statements of application are both forthright and true. I do hereby agree to abide by all of the terms and conditions set forth in this document. I understand that this agreement constitutes a legal and binding contract under which I have certain rights and responsibilities as defined below.

Disclosures and Applicant Duties

Rules Concerning Lost or Stolen Cards

Applicant will be obligated to immediately notify the bank and the Bankcard Center upon the instance that one or multiple cards have been compromised.

If the applicant notifies both the bank and the Bankcard Center within two (2) business days of the incident, the applicant shall be held responsible for fraudulent transactions valuing up to \$50.00 in pinned transactions and \$0.00 in signature transactions.

If the applicant fails to notify both the bank and the Bankcard Center within two (2) business days of the incident, the applicant shall be held responsible for fraudulent transactions valuing up to \$500.00 in pinned transactions and \$0.00 in signature transactions. In this instance the bank shall bear the burden of proof that it could have in fact stopped said transaction(s) from posting.

Applicant acknowledges that promptly alerting bank and Bankcard Center is the proper channel through which to avoid and or minimize losses due to fraudulent transactions.

Contact Information

Medina Banking Company
Main Number: 731-783-3642
After Hours: 731-562-7520
Email: customerservice@medinabanking.com

Bankcard Center
Hotline: 877-300-3509

Upon the verification of a lost or stolen card(s) the bank reserves the right to impede any and all further use of that and any other card(s) that are tied to said account and/or any other accounts that may be or become vulnerable to fraudulent transactions caused by or in relation to said incident(s).

Rules Concerning Unauthorized Transfer

If the applicant receives a statement containing or views online a fraudulent or unauthorized transfer of funds, the applicant is and will be obligated to promptly notify the bank of said transaction(s). Failure to notify the bank within sixty (60) days of the statement postmark date shall forfeit the applicant’s entitlement to refund, regardless of the amount. The bank shall bear the burden of proof that it could have in fact stopped said transaction(s) from posting or recovered lost funds in the event that notification had indeed been given.

If the applicant believes an unauthorized transaction(s) has been made, has reason to believe an unauthorized will be made, or questions an authorized transaction, the applicant agrees to notify the bank in person, by phoning the aforementioned Main Number, or by writing to :

Electronic Funds Transfer Error Resolution
Medina Banking Company
PO Box 479
Medina, TN 38355-0479

When notifying the bank of a problem, error, or concern the applicant shall provide the name of the person generating said problem, error, or concern as well as the name of the account holder (if different). Also provided shall be the account number in question, the dollar amount of the transaction(s), and a brief description of queries regarding the transaction(s), along with any other information the applicant deems to be pertinent to the cause.

When contacting the bank in person or by phone concerning an error or problem the applicant agrees to submit said error or problem in writing in person or by mail within ten (10) business days.

