

RIGHT TO DOCUMENTATION

You can get a receipt at the time you make any transfers to or from your account using our automated teller machines (ATM) or point of sale terminals.

OUR LIABILITY

Liability for failure to make Transfers: If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will NOT be liable under the following circumstances:

- If through no fault of ours you do not have enough in your account to make the transfer.
- If the transfer would go over the amount of your overdraft privilege or credit limit on your overdraft line of credit.
- If the automated teller machine (ATM) where you are making a withdrawal does not have enough cash.
- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire, flood or catastrophic event) prevents the transfer, despite reasonable precautions we have taken.

There may be other exceptions stated in our agreement with you.

UNAUTHORIZED TRANSFERS

Tell us IMMEDIATELY if you believe your card and/or code has been lost or stolen. Telephoning is the best way of keeping possible losses down. (You could lose all of the money in your account plus your maximum overdraft privilege or line of credit.) If you tell us within two business days, you can lose no more than \$50.00 if someone used your card without permission. If you do not tell us within two business days after you learn of the loss or theft of your card and/or code, and we could have stopped someone from using the card and/or code without your permission if you had told us, you can lose as much as \$500.00.

Tell us IMMEDIATELY if your statement shows transfers that you did not make. If you do not tell us within 60 days after the statement was mailed, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason, such as a medical or catastrophic emergency kept you from telling us, we will extend the time period.

If you believe your card and/or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, contact us at:

Mifflinburg Bank & Trust
250 East Chestnut Street
Mifflinburg, PA 17844

Business Days: Monday through Friday
Excluding Federal Holidays
Phone: (570) 966-1041

More information is available on request or visit
www.mbtc.com

LOST OR STOLEN ATM/DEBIT CARD: 1-800-236-2442
ATM/DEBIT CARD PIN CHANGE: 1-866-392-9952 Option 1,2
CUSTOMER SERVICE: 1-888-966-6282

THE PERFECT ATM/DEBIT CARD FOR YOUR BUSY LIFE

The MBTC ATM/Debit Card works like a check, only better. You may purchase goods and services from merchants and businesses where debit cards are welcome.

Your purchase transactions are charged to your primary checking account. You may make balance inquiries and transfer to and from other checking and savings accounts.

APPLY TODAY!

Enjoy the convenience of an ATM/Debit card. For additional information call 1-888-966-6282.

To apply, mail/deliver this completed application to a Mifflinburg Bank & Trust office listed below.

MIFFLINBURG
250 East Chestnut Street
(570) 966-1041

LEWISBURG
1110 North Fairground Road
(570) 523-1144

500 Market Street
(570) 523-5000

MILLHEIM
4978 Penns Valley Road
Millheim, PA 16854
(814) 349-2426

SHAMOKIN DAM
2894 North Susquehanna Trail
(570) 743-MBTC(6282)

NEW BERLIN
7874 State Rt. 304
(570) 966-5225

SELINGROVE
Rt 522 & 18th Street
(570) 374-2265

For a Complete Listing of **FREE** ATM Locations



Visit us @ www.mbtc.com or
download our app **MBTC Mobile**

ATM/DEBIT CARD APPLICATION



The Card That Fits Your Lifestyle!



**Mifflinburg
Bank & Trust**
Member FDIC

888-966-6282 | MBTC.COM

**MIFFLINBURG BANK & TRUST
ATM/DEBIT CARD APPLICATION**

NAME _____
 ADDRESS _____
 CITY, ST, ZIP _____
 SOCIAL SECURITY NUMBER _____ - _____ - _____ BIRTH DATE ____/____/____
 PRIMARY PHONE () _____ - _____ WORK () _____ - _____ MOBILE () _____ - _____
 EMAIL _____ MOTHER'S MAIDEN NAME _____

APPLICATION FOR ATM/DEBIT CARD APPLICATION FOR ATM (ONLY) CARD 2ND CARD FOR APPLICANT (\$25)

	Account Number	Account Name
Primary CHECKING	_____	_____
2	_____	_____
3	_____	_____
Primary SAVINGS	_____	_____
2	_____	_____
3	_____	_____

I understand I am the only individual authorized to use the card(s) and that use of the card(s) signifies agreement to the terms and conditions set forth in the Electronic Funds Disclosure and Agreement and other rules and regulations governing the use of the card(s) as may from time to time be issued by Mifflinburg Bank & Trust. I certify everything I stated in this application is true. You may keep this application whether or not it is approved. By signing below I authorize you to check my credit and employment history and to answer questions others may ask you about my credit record with you. I understand I must update credit information at your request and if my financial condition changes.

SIGNATURE _____ DATE _____

PLEASE NOTE: Your Pin Number will NOT be mailed with your new card. The Pin Number will be a separate mailing.

FOR YOUR PRIVACY THE MAILINGS WILL NOT BE IDENTIFIED AS MIFFLINBURG BANK & TRUST.

FOR OFFICE USE ONLY			
Branch Location _____	Branch # _____	<input type="checkbox"/> PULL CARD	
Account # _____	Balance _____	Account # _____	Balance _____
Received By _____	Verified By _____	Approved By _____	
Date ____/____/____	Date ____/____/____	Date ____/____/____	

ELECTRONIC FUND TRANSFERS

YOUR RIGHTS AND RESPONSIBILITIES

The Electronic Fund Transfers we process that are associated with your ATM/Debit card are indicated below. Please read this disclosure carefully because it explains rights and obligations for these transactions. You should keep this disclosure for future reference.

ATM/DEBIT CARD TRANSFERS & TRANSACTIONS

You may use your ATM/Debit card to:

- Make deposits to checking or savings account(s).
- Get cash withdrawals from checking or savings account(s).
- You may make up to 15 withdrawals per day, all accounts.
- You may withdraw up to \$500 per card per day.
- Transfer funds between checking & savings account(s).
- Purchase goods and pay for services.

Some of these services may not be available at all terminals.

ATM/DEBIT CARD FEES

- We charge \$25.00 for each additional ATM/Debit card and for each replacement card.
- We may charge \$10.00 per request of a forgotten pin number.
- Use of an ATM machine not affiliated with Mifflinburg Bank & Trust will incur a \$1.50 fee per transaction.

CARD USE & EFFECT ON BALANCE AVAILABILITY

Generally use of your card at ATMs and POS terminals results in a simultaneous debit of the transaction amount from your account. If you use your debit card at a POS terminal in a manner that is processed as a Master Card transaction (that is, when no entry of your PIN is needed) the authorization to proceed with the transaction the business receives will result in a simultaneous freeze on your account funds in the amount of the transaction until the earlier of the actual debit of the funds or 3 days after authorization. During the freeze the funds in the amount of the transaction will NOT be available for use, for example, to pay any checks you write. Accurate record-keeping of card transactions and the effect on your available balance will help to avoid account overdrafts or items being returned unpaid due to insufficient funds in your account and fees associated with overdrawing your account.

MASTER CARD/VISA MULTI CURRENCY

CONVERSION RATE (MCCR) ADJUSTMENT

If you have an ATM/Debit card and use it for transactions denominated in a foreign currency, Master Card/Visa applies a foreign Multi Currency Conversion Rate adjustment (MCCR) to your account. Visa also applies this type of fee to transactions denominated in US dollars involving non-US merchants. Master Card also applies a Cross-border Assessment Fee on all cross border transactions on US-issued Master Card branded credit and debit cards. These assessments may show on your statement as separate debit amounts. For transactions denominated in a foreign currency, Visa calculates the adjustment amount as 1% of the transaction amount. For transactions involving non-US merchants denominated in US dollars, Visa charges 0.80% of the transaction amount. Master Card applies either a government-mandate rate or a wholesale rate provided to Master Card increased by 0.20% to determine the MCCR adjustment. Master Card calculates the Cross-border Assessment Fee by multiplying the original transaction amount for each cross-border transaction by 0.80%. To summarize, you may see a separate debit to your account for the fee(s) assessed by Master Card/Visa on international transactions.