



## Dollar Bank Business Debit Card Starter Kit

This Starter Kit contains all of the information needed to request a business debit card for your Dollar Bank business account. Please print these forms and follow the instructions below carefully when completing them. If you have questions, please call 1-800-242-BANK, Monday through Friday from 8:00 a.m. to 8:00 p.m.

### Enclosed in this Starter Kit you will find:

- **Limited Liability Company Business Debit Card Authorization**  
This form must be filled out in its entirety, and signed by all of the Members/Managers.
- **Business Debit/ATM Card Agreement**  
This document should be read and signed by all of the Members/Managers.
- **Business Debit/ATM Card Issuance Form**

**Organization Name:** Print the name of the organization as it appears on your Dollar Bank business account statement.

**Account Number:** Print the number of the business account for which you are requesting a debit card. Please note: If you would like to request cards for more than one account, you must fill out a separate form for each account.

**Organization Tax ID:** Print the nine digit federal tax ID of your organization.

**Address to Mail Debit Card:** Print the address where the card should be mailed. Please note: For multiple cards, all cards must be mailed to the same address.

**Authorized Signer Name:** Print the name of the individual who is an authorized signer on the business account for which a debit card is being requested.

**Authorized Signer Signature:** This signature must match our records in order to process this request.

Each business account can have up to eight debit cards associated with it. Each debit card will have an individual cardholder for which the following information must be completed. Each cardholder must sign and date the form under his or her debit card request.

**Card Holder Name:** Print the cardholder name as you would like it to appear on the card.

**Authorized Signer:** Circle Y or N. (Card limits vary based upon this criteria.)

- Y indicates that the individual is an Authorized Signer on the account.
- N indicates that the individual is not an Authorized Signer on the account.

**Card Type:** Circle DEBIT or ATM.

- Debit cards are the most flexible and convenient card type and can be used for signature based purchases everywhere MasterCard® debit cards are accepted. They can also be used for PIN-based (Personal Identification Number) transactions.
- ATM cards have limited functionality and require the use of the cardholder's unique PIN for all transactions.

**ATM/POS Capability:** Circle all that apply.

Please note: If a card type of DEBIT is selected the purchase capability will automatically be activated.

- Purchase - enables the cardholder to use the debit card for purchases
- Withdrawal - enables the cardholder to withdraw cash from ATMs
- Deposit - enables the cardholder to make deposits into the account at an ATM

**Once you have completed these forms, please send the originals to the following address:**

Banking Services Center  
Dollar Bank  
PO Box 765  
Pittsburgh, PA 15230-9609

Your business debit card(s) will be  
sent to you once your forms have been processed.

**LIMITED LIABILITY COMPANY  
BUSINESS DEBIT CARD AUTHORIZATION  
for  
DOLLAR BANK, FSB**

The undersigned hereby certify that \_\_\_\_\_ (the "Company") is a limited liability company organized and existing under the laws of \_\_\_\_\_ and that it is managed by:  
 its members; or  
 managers selected in accordance with its Operating Agreement (or By-Laws).

The undersigned hereby further certify that they are all the members/managers of the Company and that the following is a true and correct copy of a certain authorizations of the Company duly adopted at a meeting held on \_\_\_\_\_, \_\_\_\_\_, which are still in effect, and that the same is in conformity with the certificate of organization and operating agreement of the Company.

**RESOLVED**, that Dollar Bank ("Bank"), until otherwise ordered, is authorized to make payments from the funds of the Company on deposit with it based upon transactions initiated via Debit cards, automated teller machine ("ATM") cards and/or personal identification numbers ("PINs") issued to the Company, and/or persons authorized by the Company to utilize said Debit cards, ATM cards and/or PINs.

**RESOLVED**, that any one of the persons designated below are hereby authorized to perform any act and to execute any documents on behalf of the Company required by Bank for the issuance of Debit cards, ATM cards and/or PINs to the Company and/or persons authorized by the Company to utilize said Debit cards, ATM cards and/or PINs, including, but not limited to, the execution of an ATM/Debit card agreement or other similar agreement, a request for issuance of ATM/Debit Card(s) or a PIN or other similar request, approving the transaction limits for transactions related to said ATM/Debit Cards or PINs, terminating or suspending said ATM/Debit cards or PINs, and requesting the issuance of replacement ATM/Debit Cards or PINs. The authority hereby conferred shall continue in full force and effect until written notice of its revocation is received by Bank from any of the persons listed below, or a new authorization is received by Bank, and Bank has had a reasonable period of time to act upon said notice or new authorization.

- |     |      |       |           |
|-----|------|-------|-----------|
| (1) | Name | Title | Signature |
| (2) | Name | Title | Signature |
| (3) | Name | Title | Signature |
| (4) | Name | Title | Signature |

The Undersigned warrants and represents that the signature appearing hereon for each person listed above is genuine and that each person so named is an incumbent.

**WE THE UNDERSIGNED MEMBERS/MANAGERS, JOINTLY AND SEVERALLY, REPRESENT AND WARRANT** that (a) there is no agreement or disability among the members/managers limiting the power of any member/manager to execute this Authorization, (b) the undersigned are the only members/managers of the Company, (c) the terms of this Authorization, the Dollar Bank Debit Card Agreement, and any other agreement(s) entered into between the Company and the Bank, from time to time, are binding upon the Company as apparently carrying on the business of the Company in the usual way, (d) there are no agreements (whether oral or written) between the members/managers which are in conflict with the terms of this Authorization and the Dollar Bank Debit Card Agreement, and (e) the undersigned, or any one of them, will immediately notify the Bank in writing of any oral or written agreement of the members/managers which is or may be in conflict with the terms hereof or in conflict with any agreements incorporated herein by reference or otherwise entered into between the Company and the Bank from time to time.

**IN WITNESS WHEREOF** and intending to be legally bound hereby, the undersigned, being the only members/managers authorized to conduct the business affairs of the Company, have hereunto set their hands and seals this \_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

WITNESS:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

WITNESS:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

If member-managed:  
ALL MEMBERS:

1. Printed Name

\_\_\_\_\_  
Signature

2. Printed Name

\_\_\_\_\_  
Signature

3. Printed Name

\_\_\_\_\_  
Signature

4. Printed Name

\_\_\_\_\_  
Signature

If manager-managed:  
ALL MANAGERS:

1. Printed Name

\_\_\_\_\_  
Signature

2. Printed Name

\_\_\_\_\_  
Signature

3. Printed Name

\_\_\_\_\_  
Signature

4. Printed Name

\_\_\_\_\_  
Signature

## DOLLAR BANK BUSINESS ATM/DEBIT CARD AGREEMENT

- 1. Agreement Terms.** “Authorized Person” means any person issued a Debit Card or Automated Teller Machine Card (“ATM Card”) as designated by You on our records; any such person shall continue to be deemed to be an Authorized Person until You provide written notice to us terminating such designation and we have had a reasonable period of time to respond to such termination. “Card(s)” mean any one or more Debit or ATM Cards issued to any Authorized Person designated by You for business purposes. “Account” means the Dollar Bank deposit account(s) from which the Card transactions are processed. “You, ” and “Your” is the undersigned corporation, partnership, limited liability company, sole proprietorship or other business entity requesting us to issue a Card or Cards and the undersigned’s authorized officers or designated agents. “We,” “Us” and “Our” mean Dollar Bank, Federal Savings Bank.
- 2. Acceptance of Agreement.** The terms hereof shall become binding upon our issuance of a Card(s) to (an) Authorized Person(s). Continued use of any Card after any changes in the terms hereof made by us as provided in this Business ATM/Debit Card Agreement (“Agreement”) shall evidence Your agreement to the changes. We agree to provide You with thirty (30) days written notice of any change in terms.
- 3. Ownership and Distribution of Cards.** You request that we issue Cards in accordance with the terms hereof. All Cards issued under this Agreement remain our property and must be surrendered upon demand. We agree to issue a Card or Cards jointly to each Authorized Person designated to us by You from time to time, in writing. Each Authorized Person will be assigned a separate Card number.
- 4. Transactions.** You agree that we may debit any Account for all cash withdrawals, purchases of goods and services and other transactions incurred using a Card.
- 5. Fees.** You agree to pay fees for each Card issued hereunder in accordance with the Bank’s then current schedule for Card fees. These fees may include an annual fee for each Card. By executing this Agreement, You acknowledge that You have reviewed the schedule for Card fees, if any, and agree to the Bank’s current Card fees. A copy of the schedule for Card fees is available upon written request to Dollar Bank’s Small Business Lending Department, Three Gateway Center, 10 West, Pittsburgh, PA 15222 or by calling 412-261-8130. We agree to provide You with thirty (30) days written notice of any change in Card fees. In addition to any fees charged by us, You agree to pay any applicable fee or surcharge when a Card transaction is initiated using an automated teller machine (“ATM”) that is not operated by us.
- 6. Termination.** You may terminate the use of any Card by notifying us in writing and returning (cut in half) the Cards to us. You will remain liable for all amounts remaining due according to the terms of this Agreement. We may cancel or suspend any Card issued hereunder at any time without notice.
- 7. Card Authorizations.** Certain purchases will require our authorization prior to completion of the transaction. In some cases, the Authorized Person may be asked to provide identification. If our authorization system is not working, we may not be able to authorize a transaction even if the Authorized Person has authorization and there is a sufficient available balance in the Account. We will not be liable to You or any Authorized Person upon the occurrence of any of these events.
- 8. Business Purpose.** **You acknowledge and agree that all Cards are issued for business purposes only and that You will not have the benefit of any law limiting liability with respect to the unauthorized use of a Card for consumer purposes including, but not limited to, consumer debit card transactions covered by the Electronic Funds Transfer Act, Regulation E, or other similar law or regulation. You further acknowledge and agree that You shall be liable pursuant to this agreement for all withdrawals, purchases or other transactions made using a Card regardless of whether any withdrawal, purchase or other transaction was for a consumer purpose.**
- 9. Security Procedures.** Each Card allows direct access to the designated Account(s) for that Card. You acknowledge and agree that withdrawals from ATMs will require both the Card and a code. You further acknowledge and agree that purchases and other transactions may be made using the Card only without a code. You agree that these are commercially reasonable security procedures for all Cards and agree to assume the risk of any loss due to the failure of any security procedures.

10. **Available Transactions and Limitations.** Cards can be used to withdraw cash from the Account(s) associated with the Card at ATMs. Cards can be used for purchases through a point-of-sale (“POS”) transfer service. We may impose limits on the dollar amount of withdrawals and purchases during any single day, please ask about our current limits. We may change these limits at any time without notice to You and we may impose separate limits on different Cards at our sole discretion. Withdrawals, purchases or other transactions may be made up to the applicable limit provided that there are sufficient available funds in the Account(s) associated with the Card to make such withdrawals, purchases or other transactions.
11. **Conflicts.** This Agreement covers all cash withdrawals, purchases of goods and services and other transactions incurred using a Card. The terms and conditions of the Dollar Bank Deposit Agreement (“Deposit Agreement”) shall supplement this Agreement. If there is a conflict between this Agreement and the Deposit Agreement, the Deposit Agreement shall control.
12. **Assignment.** We may assign any or all of our rights under this Agreement. Your rights and liabilities are not assignable without our written consent. All rights and liabilities established hereunder shall be construed in accordance with Pennsylvania and Federal Law as applicable.
13. **Lost or Stolen Cards**

*You acknowledge and agree that you shall be liable for all withdrawals, purchases or other transactions made using a Card unless all of the following conditions are met.*

- *You have exercised reasonable care in safeguarding the Card from risks of loss, theft or unauthorized use; and*
- *You have not reported two or more incidents of unauthorized use in the preceding 12 months; and*
- *Your account is in good standing.*

*If all of the preceding conditions are met, You shall not be liable for the unauthorized use of a card. For purposes of this section “unauthorized use” shall mean the use of a Card by a person other than an Authorized Person for that Card who does not have actual, implied or apparent authority for such use and from which You receive no benefit.*

You agree to notify us immediately if any Authorized Person or employee believes any Card to be lost or stolen or if any Card is being used without authorization. After a reasonable period of time to respond to such notice, we shall disable the Card(s) from processing withdrawals, purchases and other transactions electronically to attempt to limit your liability. You may notify us at the address and telephone number below. Telephoning is the best way to prevent or reduce a loss:

Dollar Bank, Federal Savings Bank  
P.O. Box 765  
Pittsburgh, PA 15230  
Telephone: 1-800-535-2557

- 14 **Limitation of Liability.** YOU ACKNOWLEDGE AND AGREE THAT IN NO EVENT SHALL WE OR OUR OFFICERS, DIRECTORS, EMPLOYEES OR REPRESENTATIVES BE LIBABLE TO YOU OR ANY OTHER PARTY FOR ANY SPECIAL, INDIRECT, RELIANCE, INCIDENTAL OR CONSEQUENTIAL DAMAGES, LOSS OF PROFITS OR LOSS OF GOODWILL ARISING OUT OF OR RELATED TO OUR ISSUANCE OF CARDS TO YOU OR AUTHORIZED PERSON(S) OR THE USE OF ANY CARD. YOU AGREE THAT THE SOLE AND EXCLUSIVE REMEDY AVAILABLE TO YOU SHALL BE LIMITED TO THE RECOVERY OF ACTUAL DIRECT DAMAGES NOT IN EXCESS OF THE FEES PAID TO US BY YOU HEREUNDER OR ONE HUNDRED DOLLARS WHICHEVER IS GREATER.

15. **Miscellaneous:**

- (a) We shall **not** be liable if any bank, or Merchant refuses to accept or honor any Card;
- (b) We may decline to enforce any of our rights under this Agreement without affecting any of our different or future rights hereunder;
- (c) You will not use or allow any Authorized Person to use any Card, or other feature of the Account for any illegal transaction;
- (d) You agree to notify us immediately of any change in address or of the initiation of any bankruptcy, insolvency or dissolution proceeding;
- (e) As used herein, the plural shall mean the singular and the singular the plural as required by the context;
- (f) You irrevocably consent to the jurisdiction of any state or federal court sitting in Allegheny County, Pennsylvania for the resolution of any disputes hereunder.

**WITNESS THE DUE EXECUTION AND DELIVERY HEREOF** intending to be legally bound

hereby, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

Witness:

\_\_\_\_\_  
(Name of Limited Liability Company)

BY: \_\_\_\_\_

BY: \_\_\_\_\_  
Member/Manager

BY: \_\_\_\_\_

BY: \_\_\_\_\_  
Member/Manager

BY: \_\_\_\_\_

BY: \_\_\_\_\_  
Member/Manager

BY: \_\_\_\_\_

BY: \_\_\_\_\_  
Member/Manager

**REQUEST FOR BUSINESS DEBIT/ATM CARD ISSUANCE**

Organization Name: \_\_\_\_\_ Account Number: \_\_\_\_\_  
Organization Tax ID: \_\_\_\_\_  
Address to Mail Cards: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

On behalf of the above referenced Corporation, Partnership, Limited Liability Company or other business entity (“Organization”) I hereby designate the individuals listed below to receive Dollar Bank Business Debit/ATM cards as stated below, I represent that I have reviewed this Request for Business Debit/ATM Card Issuance before submitting it to Dollar Bank and I acknowledge that under the terms of the Dollar Bank Business Debit/ATM Card Agreement that the Organization shall be responsible for all use of the Business Debit/ATM Card(s) issued pursuant to this request including, but not limited to, unauthorized use.

Authorized Signer Name: \_\_\_\_\_  
Authorized Signer Signature: \_\_\_\_\_ Date: \_\_\_\_\_

---

1. Card Holder Name \_\_\_\_\_ Auth Signer: (circle one) Y N  
Card Type:(circle one) ATM DEBIT  
ATM/POS Capability:(Circle all that apply) Purchase Withdrawal Deposit  
Cardholder Signature: \_\_\_\_\_ Date: \_\_\_\_\_
  
2. Card Holder Name \_\_\_\_\_ Auth Signer: (circle one) Y N  
Card Type:(circle one) ATM DEBIT  
ATM/POS Capability:(Circle all that apply) Purchase Withdrawal Deposit  
Cardholder Signature: \_\_\_\_\_ Date: \_\_\_\_\_
  
3. Card Holder Name \_\_\_\_\_ Auth Signer: (circle one) Y N  
Card Type:(circle one) ATM DEBIT  
ATM/POS Capability:(Circle all that apply) Purchase Withdrawal Deposit  
Cardholder Signature: \_\_\_\_\_ Date: \_\_\_\_\_
  
4. Card Holder Name \_\_\_\_\_ Auth Signer: (circle one) Y N  
Card Type:(circle one) ATM DEBIT  
ATM/POS Capability:(Circle all that apply) Purchase Withdrawal Deposit  
Cardholder Signature: \_\_\_\_\_ Date: \_\_\_\_\_



5. Card Holder Name \_\_\_\_\_ Auth Signer: (circle one) Y N  
 Card Type:(circle one) ATM DEBIT  
 ATM/POS Capability:(Circle all that apply) Purchase Withdrawal Deposit  
 Cardholder Signature: \_\_\_\_\_ Date: \_\_\_\_\_
6. Card Holder Name \_\_\_\_\_ Auth Signer: (circle one) Y N  
 Card Type:(circle one) ATM DEBIT  
 ATM/POS Capability:(Circle all that apply) Purchase Withdrawal Deposit  
 Cardholder Signature: \_\_\_\_\_ Date: \_\_\_\_\_
7. Card Holder Name \_\_\_\_\_ Auth Signer: (circle one) Y N  
 Card Type:(circle one) ATM DEBIT  
 ATM/POS Capability:(Circle all that apply) Purchase Withdrawal Deposit  
 Cardholder Signature: \_\_\_\_\_ Date: \_\_\_\_\_
8. Card Holder Name \_\_\_\_\_ Auth Signer: (circle one) Y N  
 Card Type:(circle one) ATM DEBIT  
 ATM/POS Capability:(Circle all that apply) Purchase Withdrawal Deposit  
 Cardholder Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**BANK USE ONLY**

Branch/Department \_\_\_\_\_  
 Contact \_\_\_\_\_ Phone \_\_\_\_\_