

**SECURANT BANK & TRUST  
BUSINESS DEBIT CARD AGREEMENT AND APPLICATION  
INSTRUCTIONS**

The following document contains the Business Debit Card Agreement and Application.

To register for the Business Debit Card:

1. Read the Business Debit Card Agreement and provide an authorized signature
2. Complete the application by including an authorized signature

Return the completed forms to Securant Bank & Trust either by email or fax.

Email: [info@securantbank.com](mailto:info@securantbank.com)

Fax: 414-449-8032 ATTN: Client Services

If you have any questions please contact us at 1-800-980-9277.

Thank you,

Securant Bank & Trust

**SECURANT BANK & TRUST  
BUSINESS DEBIT CARD AGREEMENT TERMS AND CONDITIONS**

This Business Debit Card Agreement (“Agreement”) is made and entered into on this \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, by and between Securant Bank & Trust (“Bank”) and the company whose name appears on the signatory page hereof (“Company”).

**WHEREAS**, Company desires to have the Bank issue certain business debit cards (“Card”) in the name of the Company for the use by the Company’s account signers as more particularly designated in the Business Debit Card Application submitted by Company to the Bank; and

**WHEREAS**, Bank is willing to issue such Cards pursuant to the terms of this Agreement. References in the Agreement to use the Card also include use of the Card number without use of the plastic. In this agreement, the terms “you” and “your” refer to each party on the account and to each authorized user, and the terms “us,” “we,” and “our” refer to the Bank.

**NOW, THEREFORE**, the parties agree as follows:

1. **Issuance of Cards.** Bank will issue Cards in the name of the Company and in the names of the account signers as designated in the Business Debit Card Application. All Cards must be signed immediately upon receipt by the account signers, but all Cards remain the property of Bank and must be surrendered to Bank upon demand. Company acknowledges that Bank is providing such service to Company as an accommodation party only and, except as otherwise provided by law, Bank is not responsible in any way for the manner in which the Cards are utilized.
2. **Liability and Promise to Pay.** Company agrees to be unconditionally and without limitation liable for all transactions effectuated by use of the Cards, whether authorized or unauthorized, and whether arising from Cards lost or stolen.
3. **Security Measures.** In an effort to better protect Company and account signers from lost Cards or unauthorized use of the Cards, the Bank requires that each debit card holder have a Personal Identification Number (PIN).
4. **Statements and Disputed Transactions.** Each month Company will receive an account statement (“Monthly Statement”) showing, among other things, all transactions made by use of the Cards. Disputes regarding any Card transactions shall be communicated in writing to the Bank at the address indicated below or by phone. Communications shall include the Cardholder and Company’s names, the dollar amount of any dispute or suspected error, the reference number and description of the dispute in error. Any communication regarding a dispute or suspected error must be received by the Bank within sixty (60) days of the date of the Monthly Statement on which the dispute or incorrect transaction first appeared. If Bank receives timely notice of any disputed transaction, it shall initiate a provisional credit to the appropriate account and shall thereupon seek to resolve all documented dispute requests within ninety (90) days of the date of receipt of such request.

**Securant Bank & Trust  
ATTN: Client Services  
6001 W. Capitol Drive  
Milwaukee, WI 53216  
(414) 442 – 5800**

5. **Overdrafts/Credit Account.** Each withdrawal or transfer from an account is an order to us to pay from that account at that time, which we may charge against the account even though the charge creates an overdraft. The time required to charge or credit your account after you use your Card will depend on the location of the terminal and the type of transaction, however we reserve the right to charge your account immediately upon your request for the funds transfer. If you overdraw your account you agree to immediately pay us the overdrawn amount, together with any applicable fees.

6. **Notice and Communication.** Except with respect to notices relating to the lost or stolen Cards, all notices, requests and other communications provided for hereunder must be directed to the other party at the respective addresses indicated in this agreement and, unless otherwise specified herein, must be in writing, postage prepaid or hand-delivered or delivered by facsimile. Either party may, by written notice to the other, change its address.

7. **Information Deemed Confidential.** We will disclose information to third parties about your account of the transfers you make: (a) to third parties where it is necessary for completing or tracing transfers or resolving errors or claims; or (b) to verify or disclose the existence, amount or condition of your accounts for third parties, such as credit bureaus, merchants or other financial institutions; or (c) pursuant to court orders and other legal process; or (d) to comply with subpoenas, summonses, search warrants or requests from government agencies; (e) to comply with state or federal laws requiring us to provide information regarding depositors and their accounts to governmental agencies; (f) to others with your consent; or (g) otherwise in accordance with our privacy policy we provide to you.

8. **Use of Cards.** Company represents and warrants, on behalf of itself and its account signers, that the Cards will only be used for business purposes.

9. **Lost or Stolen Cards.** If any of the Cards are lost or stolen, Company should call Bank **AT ONCE** by calling 414-442-5800 or 1-800-980-9277 during regular banking hours or 1-800-554-8969 (Fraud Prevention Center) after banking hours.

10. **Termination.** We may terminate your privilege of using the Card and we and/or VISA as applicable may withhold approval of any transaction at any time.

11. **Return of Cards.** All Cards shall be deemed canceled effective upon termination of this Agreement and Company shall instruct the account signers to cut in half all Cards, and return them to Bank. Company shall remain liable for all debits or other charges incurred or arising by virtue of the use of a Card prior to the termination date.

12. **Amendments and Change in Terms.** Bank may from time to time amend the terms of this Agreement to the extent allowed by applicable federal and state law. Bank will notify Company by mail of such amendments, and subject to the requirements of applicable law, any amendment to this Agreement will become effective at the time stated in such notice.

13. **Refusal to Honor Cards.** Bank is not responsible for the refusal of anyone to honor the Cards.

14. **Terminal Malfunctions.** Terminals and these services are available for your convenience and we are not liable for the unavailability or failure to operate of all or any part of a terminal. You release us from liability for personal injury or property damage incurred by you in connection with use of the Card or any terminal and consequential damages incurred in connection with the use of a Card or terminal.

15. **Goods and Services Purchased.** If a merchant accepts the Card in payment of goods or services, and you receive credit from the merchant for goods returned or adjustments, your account will be credited. We will not make cash refunds to you on purchases made with the Card. Unless your use of the Card results in a loan from us to you, you must raise any claim or defense with respect to goods or services purchased with your Card directly with the merchant who honored the Card.

16. **Foreign Currency Conversion and International Fees.** Purchases and cash withdrawals you make in foreign countries and foreign currencies will be charged to your account in U.S. dollars. The conversion will be made in accordance with Visa operation regulations and conversion rates for international transactions, and the conversion rate may not be the same as on the transaction date.

**NOTICE:** Prior to travel outside the United States, please notify the Bank of the dates you will be traveling if you intend on using your debit card. Please call 1-800-980-9277.

17. **ATM/Point of Sale Transactions.** a) ATM transactions; You may access your account by ATM using your Card and PIN to make deposits to your checking account and/or to get cash withdrawals from your checking account. You may withdraw no more than \$500 per twenty-four hour period, b) Point-of-Sale Transactions (POS). The bank's standard limits are \$2,500 per day. For security reasons, other limits may be set by you on the Business Debit Card Application.

18. **Service Fees.** Bank may charge additional fees as identified in the Fee Schedule.

19. **Miscellaneous.** If any provision of the Agreement is determined to be unlawful or unenforceable for any reason, the remainder of the Agreement will remain enforceable.

20. **Notice Regarding Illegal Transactions.** You agree that you will not use your Card for any illegal gambling or any other illegal transaction. We reserve the right to block the use of your Card for a gambling transaction.

21. **Governing Law.** Business debit card transactions are not subject to any consumer protections afforded under Electronic Funds Transfer Act (Regulation E). Transactions and accounts governed by this Agreement are also subject to applicable federal and Wisconsin laws and regulations and any other rules of agreements governing or referring to the transactions or accounts, including but not limited to deposit account agreements, debit card rules, funds availability rules, and depositor agreements. Except as may be specifically indicated in the Agreement, in cases of inconsistency or conflict between the other rules or agreements and this Agreement, this Agreement shall control.

22. **Venue for Litigation.** In the event any litigation is required to enforce the terms and conditions of this Agreement, Company, on behalf of itself and its account signers, agrees that such litigation may only be commenced in the Milwaukee County Circuit Court or the United States District Court for the Eastern District of Wisconsin situated in Milwaukee, whichever court has jurisdiction.

23. **Collection of Costs.** If Bank hires an attorney to assist in collecting any amount due hereunder, or to enforce any right or remedy hereunder, Company agrees to pay the Bank's reasonable attorney's fees and expenses, and any others as permitted by law.

24. **Disclosure of Charges.** Charges may be assessed against Company by Bank for the privileges being conveyed hereunder and are available in the Fee Schedule. When you use a terminal not owned by us, you may be charged a fee by the terminal/network operator and you may be charged a fee for a balance inquiry even in you do not complete a transaction. You will be notified of any such fee when you use the terminal.

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**COMPANY NAME**

Authorized Account Signer: \_\_\_\_\_ Date: \_\_\_\_\_

Print Name: \_\_\_\_\_

Title: \_\_\_\_\_

**SECURANT BANK & TRUST**

By: \_\_\_\_\_ Date: \_\_\_\_\_

Print Name: \_\_\_\_\_

Title: \_\_\_\_\_

**SECURANT BANK & TRUST**  
**BUSINESS DEBIT CARD APPLICATION**

(for business clients only)

Business Name \_\_\_\_\_ Taxpayer ID No. \_\_\_\_\_

Business Type: (check one)  Partnership  Limited Liability Company  Sole Proprietorship  
 Corporation  For Profit  Not For Profit  Other \_\_\_\_\_

Business Address \_\_\_\_\_

Business Telephone No. \_\_\_\_\_ Business Fax No. \_\_\_\_\_

Business E-mail \_\_\_\_\_ Checking Account No. \_\_\_\_\_

List all persons authorized for a business debit card below. NOTE: All cardholders must be authorized account signers. Limit amounts are only required if you are requesting something other than standard limits: ATM \$500 and POS \$2,500. See Business Debit Card Agreement Terms and Conditions for additional details.

**Cardholder #1** \_\_\_\_\_ SSN \_\_\_\_\_ DOB \_\_\_\_\_

Home Address \_\_\_\_\_ ATM limit \_\_\_\_\_ POS limit \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

**Cardholder #2** \_\_\_\_\_ SSN \_\_\_\_\_ DOB \_\_\_\_\_

Home Address \_\_\_\_\_ ATM limit \_\_\_\_\_ POS limit \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

**Cardholder #3** \_\_\_\_\_ SSN \_\_\_\_\_ DOB \_\_\_\_\_

Home Address \_\_\_\_\_ ATM limit \_\_\_\_\_ POS limit \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

**Cardholder #4** \_\_\_\_\_ SSN \_\_\_\_\_ DOB \_\_\_\_\_

Home Address \_\_\_\_\_ ATM limit \_\_\_\_\_ POS limit \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

By signing below, you authorize Securant Bank & Trust to issue a Business Debit Card and associated services. You further understand that the consumer laws governing debit cards do not apply to business debit cards. You further agree to all terms and conditions of the Business Debit Card Agreement, including any fees and charges, and that all information contained in this application is accurate.

Card Holder #1 Signature & Title \_\_\_\_\_ Date \_\_\_\_\_

Card Holder #2 Signature & Title \_\_\_\_\_ Date \_\_\_\_\_

Card Holder #3 Signature & Title \_\_\_\_\_ Date \_\_\_\_\_

Card Holder #4 Signature & Title \_\_\_\_\_ Date \_\_\_\_\_

I am in receipt of the Business Debit Card Agreement Terms And Conditions

**ROUTING INFORMATION FOR BANK PURPOSES ONLY:**

Account officer: \_\_\_\_\_ Approved: \_\_\_\_\_

Card Ordered by: \_\_\_\_\_ Processed date: \_\_\_\_\_