

# Visa Check Card Application

This application can be used for a Rondout Savings Bank Visa Check Card\*. Each Owner of a Joint Account is required to fill out a separate application.

**\*PLEASE NOTE: *There will be a \$7.50 charge for a replacement card.***

Please print clearly.

Name \_\_\_\_\_ Soc. Sec. # \_\_\_\_\_ D.O.B. \_\_\_\_\_

Mailing Address \_\_\_\_\_

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

Telephone (Home) \_\_\_\_\_ (Cell Phone/Daytime) \_\_\_\_\_

I wish to access this account for Visa Check Card use:

Checking Account # \_\_\_\_\_ Statement Savings Account # \_\_\_\_\_  
*(cannot be used for purchase transactions)*

- ◆ **CASH WITHDRAWAL LIMITATIONS:** You may withdraw up to \$500.00 through use of ATMs in any one day.
- ◆ **POINT OF SALE LIMITATIONS:** You may buy up to \$500.00 worth of goods or services in any one day through use of our Point of Sale service.
- ◆ **OTHER LIMITATIONS: Total Daily Limits** - Pin based transaction limits are \$500.00 in any one day, per card. Non-pin based transaction limits are \$1,000.00 in any one day, per account.
- ◆ **CURRENCY CONVERSION:** When you use your VISA® Debit Card at a merchant that settles in currency other than U.S. dollars, the charge will be converted into the U.S. dollar amount. The currency conversion rate used to determine the transaction amount in U.S. dollars is either a rate selected by VISA® from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA® itself receives, or the government-mandated rate in effect for the applicable central processing date, plus 1%. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date. This 1% adjustment is made for all international transactions regardless of whether there is a currency conversion associated with the transaction.

**AUTHORIZATIONS:** By signing below, I am applying for a Rondout Savings Bank Visa Check Card. **I understand this is not a credit card** and that the dollar amount of the purchases made with this Visa Check Card **will be automatically deducted** from my Rondout Savings Bank checking account only. The Rondout Savings Bank Visa Check Card is available for qualified customers only. Other requirements apply. I agree to be bound by the terms and conditions covered in the Disclosure Statement and Cardholder Agreement.

**NOTE:** If you do not qualify for a Visa Check Card, we may use this application to order you a Rondout Savings Bank ATM Card.

Signature \_\_\_\_\_ Date \_\_\_\_\_

~ FOR BANK USE ONLY ~

Revised 3/09

- |   |   |              |   |                             |
|---|---|--------------|---|-----------------------------|
| <input type="checkbox"/> New Application        | <input type="checkbox"/> Replacement Card | ___ Lost     | ___ Stolen  | ___ Damaged                 |
| <input type="checkbox"/> Hot Card               | <input type="checkbox"/> Notified EFT     | _____ Charge | _____ Waived  | _____ Supervisor's Initials |
| <input type="checkbox"/> Review & Print Profile | <input type="checkbox"/> Customer ID #    | _____        | <input type="checkbox"/> Verify Systems Address & Daytime Phone # |                             |
| <input type="checkbox"/> Chexsystems            | Branch: _____                             | Date: _____  | Taken By: _____   |                             |

Ordered By: \_\_\_\_\_ Card Number: \_\_\_\_\_

Rev. 3/09



## The Visa Check Card...The Debit Card that works like Cash or a Personal Check.

The Rondout Savings Bank Visa Check Card, will make your banking and shopping experiences more convenient. Now you can pay for your purchases without cash, checks or credit cards. While a credit card is a way to "pay later", **THE VISA CHECK CARD** is a way to **PAY NOW** and still enjoy quick and easy access to cash, 24 hours a day. All with one amazing card!

## A new, more convenient way to shop. Use the Rondout Savings Bank Visa Check Card for:

- ✓ An alternative to carrying cash or a check book. Pay for purchases anywhere you see the VISA® logo displayed. You can use it to shop at bookstores, supermarkets, restaurants, gas stations, online - anywhere Visa Check Cards are accepted - and to get cash from ATMs around the world.
- ✓ Easily Pay Bills By Phone or Online or using our FREE Online Bill Pay.
- ✓ Avoid Check Cashing Fees.
- ✓ Transactions appear on your checking statement, so you can easily track your spending.



## "Debit" or "Credit"

Why are you asked "Debit" or "Credit" by a merchant?

## What's the difference?

**Debit:** If you say "Debit", the transaction is processed through the ATM network and you must use a personal identification number (PIN).

**Credit:** If you say "Credit" and sign for the purchase, the transaction is processed through the VISA® network.

## Apply Today!

To start enjoying Visa Check Card banking and shopping convenience, complete and return the application today. If you need more information, just stop by or call (845) 331-0073.

## Rondout Savings Bank has *four* convenient locations:

### Main Office:

300 Broadway, Kingston  
PH. (845) 331-0073 FAX (845) 331-1525

### Ulster Avenue Office:

1296 Ulster Avenue, Kingston  
*(Look for us at the North Entrance to the Hudson Valley Mall.)*  
PH. (845) 382-2200 FAX (845) 382-2743

### Uptown Office:

130 Schwenk Drive, Kingston  
PH. (845) 339-2600 FAX (845) 339-9888

### West Hurley Office:

At Hurley Ridge Plaza, P.O.Box 333, West Hurley  
PH. (845) 679-2600 FAX (845) 679-6067

**rondoutsavings.com**



## ON-LINE SHOPPING SAFETY TIPS



- Shop only at Internet merchants you know and trust; if in doubt, check with the Better Business Bureau.
- Beware of e-mails offering cut-rate prices on popular toys, software or other gifts; if the offer sounds too good to be true, it probably is.
- If you receive an unsolicited e-mail from an Internet merchant, do not click on the links within it. Instead, locate the merchant's Web site address through a reputable search engine or type the known address.
- Check Internet merchants' refund policies: some merchants set a deadline for returns or charge a fee to accept returned merchandise.
- Never share your passwords with anyone. Use different passwords for different Websites.
- Do not provide your social security number, birth date, or mother's maiden name in any e-mail or within a Website.
- Ensure your computer has the latest anti-virus software installed before shopping online.
- Always print and save the confirmation page when completing an online purchase.
- Don't wait for paper statements. Check your bank statements for suspicious activity by either calling your bank or visiting your financial institution's Website.

## WHAT YOU SHOULD KNOW ABOUT THE VISA CHECK CARD:

☛ Using a debit card means you no longer have to stock up on traveler's checks or cash when you travel.

☛ Debit cards may be more readily accepted by merchants than checks, even when you travel.

☛ Using a debit card instead of writing checks saves you from showing identification or giving out personal information at the time of the transaction.

☛ Using a debit card frees you from carrying cash or a checkbook.

## SEVEN TIPS FOR USING YOUR VISA CHECK CARD RESPONSIBLY:

1. If your card is lost or stolen, **REPORT THE LOSS IMMEDIATELY** to Rondout Savings Bank at (845) 331-0073, or **after normal banking hours**, please call (800) 554-8969.

2. If you suspect your card is being fraudulently used, report this immediately to **Rondout Savings Bank**.

3. Take your receipts. Don't leave them for others to see. Your account number may be all someone needs to order merchandise through the mail or over the phone at your expense.

4. Memorize your PIN number. **DO NOT** keep your PIN number with your card. Don't choose a PIN number that a smart thief could figure out, such as your phone number or birthday.

5. **NEVER** give your PIN number to anyone. Keep your PIN number private.

6. Always know how much money you have available in your account. Don't forget to consider money that you have set aside to cover a check that has not yet cleared your account.

7. **DEDUCT** debits and any transaction fees from the balance in your check register IMMEDIATELY. Keep the receipts in one place in case you need them later.

## Financial Services Available at Rondout Savings Bank:

- ◆ Free Checking Accounts
- ◆ Personal Checking Accounts
- ◆ Checking Plus Accounts
- ◆ Pay Day Checking Accounts
- ◆ Basic Checking Accounts
- ◆ Prime Advantage Checking Accounts
- ◆ Senior Value Checking Accounts
- ◆ Business Checking Accounts
- ◆ Money Market Accounts
- ◆ Passbook Savings Accounts
- ◆ Statement Savings Accounts
- ◆ Certificates of Deposit Accounts
- ◆ Christmas Savings Accounts
- ◆ Tax Deferred Savings Plans
- ◆ Business Banking
- ◆ Home Equity Loans
- ◆ Mortgage Loans
- ◆ Car Loans
- ◆ Personal Loans
- ◆ Home Improvement Loans
- ◆ Passbook Loans
- ◆ Direct Deposit
- ◆ Visa Card
- ◆ Merchant Card Services
- ◆ Overdraft Protection
- ◆ Wire Transfers
- ◆ Life Insurance
- ◆ Notary Services
- ◆ Safe Deposit Boxes
- ◆ Teller Checks
- ◆ Money Orders
- ◆ Gift Checks
- ◆ Visa Check Card
- ◆ 24 Hour ATM Machines
- ◆ ATM Cards
- ◆ American Express Travelers Checks
- ◆ 24 Hour Depository
- ◆ Drive In Window
- ◆ Postage Paid Bank by Mail Service
- ◆ The friendliest service around and much, much more!



# Visa Check Card Application

300 Broadway • 1296 Ulster Avenue • 130 Schwenk Drive  
**Kingston, New York 12401**

At Hurley Ridge Plaza, P.O. Box 333  
**West Hurley 12491**

**Phone: 845-331-0073 Fax: 845-331-1525**  
**www.rondoutbank.com**



**Make sure to check out our web site at  
rondoutbank.com!**

