Debit Card Agreement

Standard ATM Limit: $1000.00

Standard POS Limit: $5000.00

Fraud Alert Text Messages. We may use text messaging to notify you of suspected incidents of fraudulent purchases. Messaging frequency depends on account activity. Message and Data Rates May Apply. For more information, reply HELP to any debit (86975) card fraud alert. To cancel fraud text messaging services at any time reply STOP to any debit (86975) card fraud alert from your mobile device and you will no longer receive text messages and will be notified of fraud alerts via phone calls.

Visa® Account Updater ® Automatic Billing Updater. Visa® Account Updater (VAU) is a free service that helps participating merchants who receive recurring payments from your card to have access to current card account information on file. For instance, participating merchants will have access to information about card expiration, or if you report your card has been lost or stolen. You are entitled to opt out of this service at any time by calling 800-359-8092. We will need your name and account number to process your opt out request. If you opt out, you may opt back in if you decide you want the Visa Account Updater service in the future. You may opt in the same way you can opt out.

Foreign Point-Of-Sale Transactions. If you conduct a transaction with the debit card in a foreign country, there will be an international service assessment or an international currency conversion fee of up to one percent (1%) of the transaction amount that will be included in the transaction that appears on your monthly statement.

Non-Visa PIN-less Debit Transaction Processing. You may use your debit card to initiate transactions through both the Visa network and non-Visa debit networks. Please be aware of the following. 1) Non-Visa debit networks enabled for your card include: Plus, Cirrus, and Accel. 2) Transactions processed through these non-Visa networks may not require a PIN. 3) If you initiate a transaction through a non-Visa network, Visa's zero liability policy and streamlined error resolution procedure do not apply and the transactions will be governed by the rules of the applicable non-Visa network. 4) To ensure your transaction is processed through the Visa network, you may be required to either select "Credit" at the point of sale or sign for the transaction instead of entering a PIN. If you have any questions or would like more information about how your debit card transactions are processed, please contact us at 800-359-8092

Unauthorized Overdraft and Debit Card Suspension Notice. Any transaction in excess of your available balance (including Overdraft Coverage options) creates an unauthorized overdraft and is considered unacceptable. We may suspend your debit card use if you incur overdrafts in excess of the available funds in your account including any Overdraft Coverage options. Debit cards on your account will remain suspended until you make sufficient deposits so that your available balance, taking into account any Overdraft Privilege limit, is positive and then you contact us. Once this is done your card is generally available for use the next business day.

When you use your debit card you authorize the merchant or store where you used your card (like when you purchase coffee or buy groceries) to ask First International Bank & Trust to approve the transaction you want to make. The same is true when you have given your debit card number to someone previously for a recurring transaction, such as when you pay your monthly rent or electric bill. When this occurs, in order for the transaction to go through, we must promise the merchant to pay for the purchase upon the merchant's request. First International Bank & Trust will place a hold on your account for the amount of the authorization request, which will reduce the amount of available funds in your account. In some cases, the hold may exceed the actual amount of the transaction.

The amount being held is not applied to the debit card transaction or to any specific transaction. The hold generally expires within two business days when the merchant requests payment; however, it could take up to 30 business days as permitted by payment system rules. The hold expires when the transaction is presented for payment. If the hold expires and the transaction has not been presented for payment, the amount being held is returned to your available funds balance. After the hold expires, First International Bank & Trust will determine whether you have sufficient available funds to pay the debit card transaction.

If other account activity has caused the available funds in your account to drop below zero before the debit card transaction is paid, you may no longer have sufficient funds to pay the merchant. If that occurs the debit card transaction will overdraw your account because we must honor our promise to pay the merchant. If you have consented to and opted into Extended Overdraft Privilege you may incur a Paid Overdraft Fee of $30 if this occurs.

Replacement Card Fee. You will be charged a $5 fee to replace any lost or damaged Debit Card.

Customer Agreement

In the event that one or more cards are issued, the customer agrees: (1) such cards will be used to obtain cash, goods or services only if at the time of such use there are on deposit in the designated accounts funds sufficient to cover such use or sufficient credit is then available under a First Reserve Loan agreement; (2) the bank may charge to the designated accounts an amount sufficient to cover such use; (3) that there may be a delay of up to five days in the recording of any deposit or loan payments made at a retail facility; (4) the use of such card shall be governed by the printed terms and conditions and such other terms and conditions or amendments thereto, as may be established from time to time by the bank and communicated to the customer.

By requesting to receive a debit card, you agree to the terms set forth in this agreement.