

SHAZAMCHEK CARD

This card is as easy to use as a credit card, yet it works like a check. Now you can present the SHAZAMChek Card as a payment for goods and services at any Visa merchant location. The transaction is transmitted to the bank and the amount is deducted from your checking account. With the new SHAZAMChek Card, you can still perform ATM transactions. You can easily access both your checking and savings accounts at the Iowa State Bank, and through various shared ATM network locations.

The **SHAZAMChek CARD** allows you to:

DEPOSIT to your checking or savingsaccount*

WITHDRAW from your checking or savingsaccount.

TRANSFER money from checking tosavings or from savings to checking.

INQUIRE about your account balances.

HOW DO I GET MY SHAZAMChek CARD?

Anyone with an **IOWA STATE BANK OF CLARKSVILLE CHECKING ACCOUNT** may be issued a card.

Read the following Disclosure Statement and fill out the attached application and return to the Iowa State Bank.

Upon receiving and approving your application for a SHAZAM-Chek Card; your personal identification number (PIN) will be mailed to you and within two weeks you will receive your card(s) in a separate mailing.



You can use your card wherever you see this symbol. For a location near you, go to the Shazam locator found at www.shazam.net.

Look for Privileged Status ATM's to avoid sur-charges. For a directory on the location of these ATM's visit www.shazam.net/privileged.htm.



* Funds deposited at satellite terminals will not be available for full immediate credit until the next business day.

You can track purchases, setup alerts, monitor balances and temporarily block and unblock your card using the Brella app. Download Brella for free from the Apple App Store or Google Play.



ELECTRONIC FUNDS TRANSFER SERVICE DISCLOSURE STATEMENT

1. CONSUMER LIABILITY FOR UNAUTHORIZED TRANSFERS. Tell us at once if you believe your card or personal identification number has been lost or stolen. Telephoning is the best way to keep possible losses down. You could lose all money in your account. If you tell us within 2 business days, you can lose no more than \$50 on a transaction which occurred on the Shazam network. For transactions, which occurred on the Visa system, your liability would be zero.

If you do not tell us within 2 business days after you learn of the loss or theft of your card, and we can prove we could have stopped someone from using your card without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

2. TELEPHONE NUMBER AND ADDRESS TO BE NOTIFIED IN THE EVENT OF UNAUTHORIZED TRANSFERS. If you believe your card has been lost or stolen or that someone has transferred or may transfer from your account without your permission, write or call:

Iowa State Bank
100 North Main St.
Clarksville, Iowa 50619

Clarksville (319) 278-4761
isbc@iowastatebank.com

Kesley Office (319) 347-6671
isbk@iowastatebank.com

Parkersburg Office (319) 346-1226
isbp@iowastatebank.com

3. BUSINESS DAYS. Our business days are Monday through Friday. Holidays are not included.

4. TYPES OF AVAILABLE TRANSFERS AND LIMITS ON TRANSFERS

A. Account Access. You may use your card to:

1. Withdrawal cash from your checking or savings account.
2. Make deposits to your checking or savings account.
3. Transfer funds between your checking and savings accounts whenever you request
4. Learn the balance(s) in your checking or savings accounts.

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

B. Limitations on dollar amounts of transfers.

- Cash withdrawals will be limited to \$200.00 per day per card.
- Point of Sale withdrawals will be limited to \$1000.00 per day

5. CHARGES FOR TRANSFERS OR RIGHT TO MAKE TRANSFERS
Withdrawals through an electronic funds transfer service will be charged the same as a check if your account is subject to service charges.

6. DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES. We will disclose information to third parties about your account or the transfers you make:
A. Where it is necessary for completing transfers.
B. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant.
C. In order to comply with government agency or court orders.
D. If you give us written permission.

7. RIGHT TO RECEIVE DOCUMENTATION OF TRANSFERS.
A. Terminal Transfers. You will receive a receipt at the time you make any transfer to or from you account using a satellite terminal.

B. Preauthorized Credits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (319) 278-4761 or Voice Banking at (319) 278-4844 or (800) 988-4844 to find whether or not the deposit has been made.

C. Periodic Statements. You will receive a monthly account statement unless there are no transfers in a particular month. In any case you will receive a statement at least quarterly or semi-annually.

8. OUR LIABILITY FOR FAILURE TO MAKE TRANSFERS. If we do not complete a transfer to or from your account on time or in correct amount according to our agreement with you, we will be liable for your losses or damage. However, there are some exceptions. We will **NOT** be liable for instance:
A. If, through no fault of ours, you do not have enough money in your account to make the transfer.

B. If the automatic teller machine where you are making the transfer does not have enough cash.
C. If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
D. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.

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

(Disclosure continued on back)

Yes, I would like a SHAZAMChek CARD issued to:

Name _____

Address _____

City _____

State _____ Zip+4 _____

Telephone Numbers:

Home # _____

Work # _____

Cell # _____

Social Security # _____

Birthdate _____

Checking Account # _____

Savings Account # _____

Cardholder Authorization and Agreement

I authorize our financial institution to obtain a consumer credit report and to verify statements made in this application. I/We agree to the terms and conditions of the debit card disclosure and the electronic funds disclosure from our financial institution.

Signature _____ Date _____

I authorize IOWA STATE BANK OF CLARKSVILLE to issue a **SHAZAMChek CARD** I have read the Disclosure Statement.

Signature _____ Date _____

For Bank use only PIN _____
DEL _____ USR _____ ITS _____ CHARGE _____
CARD NO. _____
DB _____ LETTER _____

9. IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFER.

Call or write us at:

Iowa State Bank
100 North Main St.
Clarksville, Iowa 50619
Clarksville (319) 278-4761
Kesley Office (319) 347-6671
Parkersburg Office (319) 346-1226
www.iowastatebank.com

Contact us as soon as you can, if you think your statement or receipt is wrong or you need more information about the transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem appears.

A. Tell us your name and account number.

B. Describe the error or transfer you are unsure about and explain why you believe it is an error or why you need more information.

C. Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will tell you the results of our investigation within 10 business days after we hear from you and correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will re-credit your account within 10 business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. If we decide there is no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used on our investigation.

10. CHARGES

A. Annual Service Fee. There will be a \$15.00 + tax annual service charge per cardholder account. This fee will be assessed approximately November 15th of each year.

B. Replacement Fee. There will be a \$10.00 + tax charge per card anytime the Iowa State Bank has to replace your card if damaged, lost, or stolen.

C. Other Charges May Apply. Fees may be imposed for electronic fund transfers initiated at an ATM operated by another entity; or by any national, regional, or local network used to complete the transaction. The ATM operator must disclose the amount of the fee, either on the screen of the machine or on a paper notice, before the consumer has committed to completing the transaction.

11. MISCELLANEOUS.

A. Change In Terms. We may amend the terms and conditions of this Agreement from time to time by sending you written notice of such change(s) as required by law to the current address shown on our records.

B. Termination. We reserve the right to terminate this Agreement any time upon giving you oral or written notice of such termination. If mailed, such notice shall be deemed given when deposited in any authorized United States mail depository addressed to you at the current address shown on our records. Termination of this Agreement by us will not relieve you of any of your obligations under this Agreement existing prior to termination.

C. Cards. Your Card(s) are the property of the Iowa State Bank of Clarksville. You agree to surrender all Card(s) to us upon request.

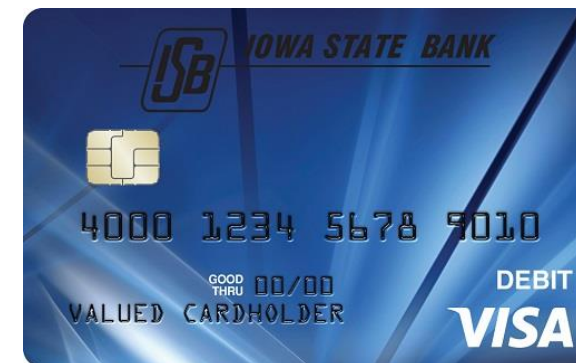
D. PIN Security. You agree not to disclose or otherwise make your Card or Personal Identification Number (PIN) available to anyone without our prior written consent. For security reasons, we ask that you not write your PIN on your Card or keep it in the same location as your Card.

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