

ATM/VISA Debit Check Card Application

The undersigned ("I" or "we"), in consideration of MCS BANK ("you" or "your") issuing to me a ATM VISA DEBIT CHECK CARD, (herein referred to as "CARD"), hereby agrees to be legally bound by the following terms and conditions.

1. ACCOUNTS AND USES OF CARD.

I have the account(s) (including such checking (transaction) and savings) account(s) with you set forth on my application form. I hereby request that you issue to me one or more CARDS to be used in connection with such accounts as described in this Agreement

I understand I may use my CARD with my Personal Identification Number ("PIN") at an automated teller machine ("ATM") to (1) withdraw cash from my account(s). (2) make or arrange deposits in; (3) effect transfers to or from my accounts, or (4) receive information regarding the balance in my account(s). I may also use automated teller machines throughout the United States and in certain foreign countries which bear the PLUS® name and logo ("PLUS SYSTEM ATM") to (1) make withdrawals from, (2) effect transfers to or from or (3) receive information regarding the balance in my transaction or savings account(s) that are designated as the primary account of each such type on my application form.

I further understand that I may use the CARD at any retail establishment ("Merchant") where CARDS are accepted to purchase goods and services and/or to obtain cash where permitted by the Merchant ("Purchase"). If I use the CARD to make a Purchase, I shall be requesting you to withdraw funds in the amount of such Purchase (including any cash received from the Merchant) from my checking account designated on my application form and directing or ordering you to pay such funds to the Merchant.

I request that you provide to me such other services or access to other ATM systems or networks using the CARD which you make available and which you advise me are offered in connection with my account(s) set forth on my application form. I also understand that from time to time I may request, in writing, that you provide access to additional accounts of mine through the CARD you have issued to me. I agree that the uses of the CARD described in this Agreement shall be subject to the rules and regulations of each account which is accessed by such Card.

2a. USE OF YOUR CARD WITH YOUR SIGNATURE

I understand a Merchant that accepts the CARD for the purchase of goods and/or services may also accept the CARD as payment without the use of my Personal Identification Number or PIN as long as I provide my signature on the transaction slip. I will receive a copy of the transaction slip as evidence of the transaction.

2b. USE OF PERSONAL IDENTIFICATION NUMBER ("PIN") WITH CARD

I understand that a STAR, THE EXCHANGE, ACCEL, or PLUS SYSTEM ATM is an automated teller. It can and will perform many of the same tasks as a human teller. I acknowledge that the Personal Identification Number or PIN which I use with the CARD is my signature, identifies the bearer of the Card to the STAR, THE EXCHANGE, ACCEL, MONEYPASS, PLUS SYSTEM or other network ATM and authenticates and validates the directions given just as my actual signature and other proof identify me and authenticate and validate my directions to a human teller. I also understand that a Merchant which accepts the CARD for a Purchase transaction may have an electronic terminal (Merchant operated or self service) which requires the use of my PIN and when my PIN is used at a Merchant's terminal, it will authenticate and validate the directions given just as my actual signature will authenticate and validate my directions given to you.

I acknowledge that my PIN is an identification code that is personal and confidential and that the use of the PIN with the CARD is a security method by which you are helping me to maintain the security of my account(s). Therefore, I AGREE TO TAKE ALL REASONABLE PRECAUTIONS THAT NO ONE ELSE LEARNS MY PIN.

3. LIABILITY FOR UNAUTHORIZED TRANSACTIONS.

I agree to contact you at once if I believe the CARD(s) issued to me or my PIN has been lost or stolen or money is missing from my account(s). I also agree that if my monthly statement shows transactions which I did not make, and I do not contact you within 60 days after the paper statement or eStatement was mailed or available to me, I may not get back any money lost after that time. I AGREE THAT IF I GIVE MY CARD(s) AND PIN TO SOMEONE ELSE TO USE, I AM AUTHORIZING THEM TO ACT ON MY BEHALF AND I WILL BE RESPONSIBLE FOR ANY USE OF THE CARD(s) BY THEM.

4. HOW TO CONTACT YOU.

I agree to contact you immediately, if I believe the CARD issued to me or my PIN has been lost or stolen or that an unauthorized transfer or Purchase from any of my accounts has occurred or might occur, by phoning the toll free number (1-800-554-8969) and by confirming such information in writing to you at:

MCS BANK 19 North Brown Street Lewistown, 17044. Phone: (717) 248-5445

5. CHARGES.

I agree to pay the charges or transaction fees which are charged by you for these services or for services which may later be offered as such fees or charges may be imposed or changed from time to time.

NOTICE: Regarding ATM fees by others: If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/or by the automated transfer network. You may even be charged for a balance inquiry only.

6. DEPOSITS.

I agree that when I make a deposit at an ATM that you have the right to verify the deposit before you make the money available to me. If I deliver cash, checks or other items to an ATM, I understand and acknowledge that the funds from my deposit may not be available for immediate withdrawal and that the availability of my deposit shall depend on your rules and regulations regarding the particular account in which I am making a deposit, the items that I am depositing and whether the deposit is made at an ATM that is owned by you or another financial institution. I also understand and acknowledge that not all ATMs may accept deposits and some ATMs may limit the amount of funds which may be deposited and you may not control these limits.

7. LIABILITY.

If the CARD is issued for a joint account, we agree to be jointly and severally liable under the terms of this Agreement and the agreement for such account.

I agree that if I make deposits to my account(s) with items other than cash (checks, drafts or other items) and you make funds available to me from such deposits prior to their collection, I agree that you may deduct the amounts of such funds from my account(s) which are not collected or, if the funds in my account(s) are insufficient at such time, I will promptly pay to you any amount of such funds which are not collected.

8. ATM SURCHARGES.

ATM Network rules allow Financial Institutions, ATM owners and ATM Processing Networks to charge a fee for transactions at their ATM Machines or within their ATM Networks. These fees would appear as a Surcharge (add-on fees) to the amount of my transaction. I UNDERSTAND THAT THESE ATM SURCHARGES ARE NOT FEES IMPOSED BY MCS BANK. These fees are an ATM usage fee that may be assessed against my account as additional compensation by these groups.

I understand that when I begin a transaction at a Surcharging ATM, I will be notified of any Surcharge fee and given the option to cancel the transaction and avoid these fees. If I wish to complete the transaction, I am agreeing to pay any ATM usage and processing fees that may be assessed. I may avoid these types of fees by using ATMs owned and operated by you.

9. CARD RESTRICTIONS.

Any financial service provided by MCS Bank may be used for any transaction permitted by law. You agree that you will not use your card for any transaction that is illegal under applicable federal, state or local law. You agree that illegal use of any financial service will be deemed an action of default or breach of contract. Use of any financial service in a manner not permitted by law may cause that service or related services to be terminated at the bank's discretion. You further agree, should illegal use occur, to waive any right to sue MCS Bank for such illegal use or any activity directly or indirectly related to it. Additionally, you agree to indemnify and hold MCS Bank harmless from any suits or other legal action or liability, directly or indirectly, resulting from such illegal use.

10. AMENDMENT OF THIS AGREEMENT.

I agree that from time to time you may amend or change the terms of this Agreement including amendments or changes to add further CARD services or to amend or change the charges for these services. You may do so by notifying me in writing of such amendments or changes and my use of the CARD after the effective date of any such amendment or change shall constitute my acceptance of and agreement to such amendment or change.

11. OWNERSHIP/USE.

I agree that the CARD is your property and I will surrender it to you upon your request. I further understand, if I do not initialize the Card or use the Card during any consecutive twelve (12) month period, that you will automatically cancel the Card and I will have to reapply for a new card. I agree that the CARD is non-transferable.

12. DISCLOSURES.

I hereby acknowledge receipt of the disclosure statement informing me of my rights under the Electronic Fund Transfer Act and a copy of this Agreement.