

NEWBRIDGE BANK BUSINESS ATM/DEBIT CARD APPLICATION

- Step 1. READ THE CARDHOLDER AGREEMENT...** Your Signature(s) on the application confirm that you've read and agree to the terms of the Cardholder Agreement. Please detach and retain Cardholder Agreement for your records.
- Step 2. PROVIDE INFORMATION...** Please complete all fields on this application. Card applicants must also have signed a NewBridge Bank Signature/contract cards for the accounts to be accessed with the card. Include the accounts on the application you wish to access with the card.
- Step 3. COMPLETE THE APPLICATION...** Sign your "given" name(s). Return the application to any NewBridge Bank office or seal and mail.

Notice: Your Personal Identification Number (PIN) will be assigned to you. Your PIN will be sent separately from your bankcard. Upon activation, you may change your PIN at any NewBridge Bank ATM.

Business Name	Tax Payer ID #	Security Code (Mother's Maiden Name or DL#)
Business Address	City, State, Zip	
Business Mailing Address	City, State, Zip	
Business Phone	Other Phone	
Primary Checking Account (Checking)	Optional Checking Account (Checking 1)	Optional Checking Account (Checking 2)
Primary Savings Account (Savings)	Optional Savings Account (Savings 1)	Optional Savings Account (Savings 2)

Authorized users – Complete this section if you wish to request cards for Authorized Users 16 years of age or older. List the authorized user information here.

Tier Limits: Tier 1 ATM - \$1,000 POS - \$2,000 Offline Limits \$750/\$1,500 *Other: ATM _____ POS _____ Offline _____ / _____
 Tier 2 ATM - \$1,500 POS - \$3,000 Offline Limits \$750/\$1,500 *Higher limits may be available. See your Retail Banking Representative.

First and Last Name	Tier Limit (Circle one)	First and Last Name	Tier Limit (Circle one)
	1 / 2 / other		1 / 2 / other
First and Last Name	Tier Limit (Circle one)	First and Last Name	Tier Limit (Circle one)
	1 / 2 / other		1 / 2 / other

Before signing, please check to be sure you've filled out every item required so NewBridge Bank can process your application quickly. This information is given to obtain the NewBridge Bank Business Debit Card and is true and complete. I authorize NewBridge Bank to verify the information contained on this application and to obtain further information from a consumer report to assist in the review process. When I (or someone I authorize to) use this account, I agree to the terms and conditions of the agreement that governs the use of the NewBridge Bank Business Debit Card. I will receive a copy of the agreement when I receive my card. I understand that the bank may assess service charges for the privilege of having the Business Debit Card; service charges are listed in the Commercial Fee Schedule. I understand that if my checking account becomes overdrawn due to a NewBridge Bank Debit Card transaction, an overdraft fee may be charged.

Signature of Card Applicant	Date
_____	_____
Title	Printed Title
_____	_____

For bank use only

Qualifications for NewBridge Bank ATM/Debit Card –
Verified by NewBridge Bank Customer Service

Current Checking account without a record of overdrafts in previous six months

New (less than six months old) checking account with ChexSystems approval

All applicants are owner, co-owner, or authorized user to the account(s) listed on application

No ATM Offline Limits

No POS Offline Limits

ATM/Debit Card Qualifications verified by:

Name: _____ Branch# _____

For bank use only

Card # _____

Card # _____

Card # _____

Card # _____

NEWBRIDGE BANK BUSINESS DEBIT CARD CARDHOLDER AGREEMENT

I request that you debit and credit the accounts which I have asked you to link to my NewBridge Bank bankcard in accordance with the electronic impulses which I give you by using the bankcard and Personal Identification Number (PIN) in your NewBridge Bank ATM, PLUS, STAR, Point-of-sale or any other electronic devices I may access from time to time. I agree that you may treat the instructions which I give you in the manner as if they were a written withdrawal order, deposit order, payment order or other order bearing my genuine signature. I understand that available services and charges may differ at PLUS, STAR, and other automated teller machines not owned by NewBridge Bank.

I understand that the bankcard is NewBridge Bank property and will return it upon request. I accept all liability which can legally be imposed upon me for each use of the bankcard, whether or not authorized by me, and agree to notify NewBridge Bank immediately if I believe the bankcard has been lost or stolen or if I think that it has been or may be used by anyone without my authorization.

I agree that transactions made by use of my bankcard remains subject to all other rules and regulations governing my accounts and to any agreements between us. You may add or discontinue services and make other changes in this agreement, provided that you give me any notifications required by law.

I understand that you may refuse to issue or reissue bankcard(s) or may revoke or limit the use or privileges relating to the use of the bankcard(s) with or without my knowledge or notice to me. Bankcard(s) remain the property of NewBridge Bank at all times and may be cancelled, revoked or repossessed by NewBridge Bank at any time. The action would usually be caused by a default on my (our) part, such as: 1) non-sufficient funds (NSF) in my checking account; 2) past due or blocked NewBridge Bank Credit Reserve; 3) any event which causes the bank to have reason to believe that the bankcard(s) may be improperly used, and; 4) any other use of the bankcard(s) that NewBridge Bank finds to be improper.