

I, _____ am applying for a Debit Card with Peoples Bank of Wyaconda.

Account Title/Owner: _____

Address: _____

*Authorized signers do not qualify for Debit Cards

Phone Number: _____ - _____ - _____

Cell Phone Number: _____ - _____ - _____

*Account Owners under the age of 18 will need the Account Owner of Legal age to sign this contract in order to be considered for a debit card.

SSN: _____

Date of Birth: _____

Checking Account Number: _____

Savings Account Number: _____

By signing below, the undersigned request(s) the described service(s) and agree(s) to the terms and conditions governing the service(s), including any fees and charges. The undersigned agree(s) that all information is accurate and authorize(s) the financial institution to verify credit and employment history by any necessary means, including preparation of a consumer report by a consumer reporting agency. The undersigned also agree(s) that should they or any other account owner(s) (or any other person that has been given access to or obtained the debit card/account information) authorize or enter into a contract with Brella (or any other debit card service), the undersigned shall be fully responsible for that contract as account owner(s). The undersigned acknowledges receipt of and agrees to terms of the following:

Electronic Funds Transfer

The Peoples Bank of Wyaconda ("Bank") debit card agreement ("Agreement") plus any revisions through the current date are available for you to read at any time at the Bank's website at www.pbwbank.com. You will receive a disclosure statement periodically with a hard copy of the Agreement. If you want to receive a hard print copy at any time, you may request that by calling the bank at (660) 727-2941. The Bank has the discretion to change the terms of the Agreement at any time. If you use your debit card ("Debit Card") at any time after 5 business days after the Bank had mailed you the revisions ("the Revisions"), you are obligated for all terms of the Agreement including any Revisions, except for changes and obligations due for transactions related to your Debit Card on date before the date of the Revision to the Agreement. At the Bank's sole discretion the Bank may also notify or disclose to you in writing ("Notice") from time to time for any such revision. In addition, the Bank may from time to time or annually provide you a written disclosure ("Notice or Disclosure") document through the US Postal Services. At such time the Bank may request that you sign and return a new Agreement or acknowledge the Agreement by your written response after the Bank has provided you a written, hard copy of the Agreement, Notice, and/or Disclosure. If you do not respond at that time, or have provided a hard copy, written response acknowledging your agreement to the Agreement, your use of the Debit Card will function as your agreement to any existing Agreement, new Agreement, or Revisions. The use of your Debit Card to function as your agreement to the terms and conditions of the Agreement, in addition to or in lieu of signing a written, hard copy format, is intended to be for the convenience of both you and the Bank.

Signature: _____

Date: _____

Parental Consent: _____

Date: _____

Bank Use Only

Approved _____ Declined _____

Date Approved or Declined _____

PBW Initials: _____

Card # _____

Ordered _____ Activated _____