

Managing your everyday purchases just got easier.

With the Bank of Botetourt VISA® Check Card, there's no need to carry around:

- Your checkbook
- Your credit cards
- Lots of cash

That's because the VISA Check Card is accepted for purchases anywhere the VISA logo is displayed. You can use it to make point-of-sale purchases at retail stores, gas stations, restaurants, supermarkets, hotels, etc. You can even use it to make purchases by mail or online. You'll also have convenient access to your bank accounts 24 hours a day, seven days a week. Use your VISA Check Card at any Bank of Botetourt ATM or any ATM worldwide displaying the Cirrus® network logo.

How does a VISA® Check Card work?

Your Bank of Botetourt VISA Check Card works like a check and it doubles as your ATM card. It offers you the convenience of a credit card without the expense of finance charges because it works like a check. The purchase amount is automatically deducted from your Bank of Botetourt checking account.

Is there a fee to use my VISA® Check Card?

Bank of Botetourt VISA Check Cards are FREE for all qualified* account holders. Make unlimited point-of-sale purchases and conduct all routine banking transactions at Bank of Botetourt ATMs absolutely FREE.**

* Standard credit approval criteria apply to VISA Check Cards.

** Transactions or balance inquiries made at ATMs not owned by Bank of Botetourt may be charged a fee by the ATM owner/operator and may be assessed foreign ATM transaction fees by Bank of Botetourt. Please see the bank's Business Checking Options brochure and the Commercial Schedule of Fees and Funds Availability for more information.

What is a Personal Identification Number?

The most important aspect of your VISA Check Card is your **PERSONAL IDENTIFICATION NUMBER (PIN)**. The PIN is a four-digit numeric password selected by you and known only to you. When you insert your VISA Check Card into an ATM, you will immediately be instructed to enter your PIN. You will not be able to complete your transaction unless your PIN is entered correctly. For your own protection, memorize your PIN. NEVER share your PIN with anyone else or write your PIN on your card or carry any printed information with your PIN in your wallet or purse.

Does Bank of Botetourt keep a record of my PIN?

No. No records of your PIN are stored or maintained by Bank of Botetourt.

What if my VISA® Check Card is lost or stolen?

Report a loss, theft or unauthorized use of your VISA Check Card immediately to Bank of Botetourt by calling (540) 591-5000 or toll free (866) 420-2265.

How can I get a VISA® Check Card?

To qualify for a Bank of Botetourt VISA Check Card, complete and sign the application. Return the completed application to any Bank of Botetourt location.

How do I complete my VISA® Check Card application?

1. Fill in your business information on the top portion of the application.
2. Write your account number for each of the accounts selected and indicate the number of cards requested for each account.
3. Sign and date your application.
4. Detach the application at the cut line and return it to any Bank of Botetourt location.

Please print business name to appear on card(s):

Business Name _____

Business Tax ID Number _____

Address _____

City, State, Zip _____

Telephone Number _____

Total Number of Cards Requested: _____
Please fill out additional cardholder information on the reverse of this application.

I would like my Bank of Botetourt business check card to be linked to the following account(s): _____

I/we understand I/we are the only individuals authorized to use this card. By signing this application, I/we are subject to the terms and conditions described in the cardholder agreement and all other applicable rules and regulations. I/we authorize Bank of Botetourt to conduct an appropriate check, including but not limited to records checks and credit reports, for determination of my eligibility for a VISA Check Card.

Signature(s) of business owner(s)
_____ date _____
_____ date _____

* Standard credit approval criteria apply to VISA Check Cards.

** Additional fees may apply. Please see the bank's Business Checking Options brochure and the Commercial Schedule of Fees and Funds Availability for more information.

By signing this application: You are asking, on behalf of the company identified on this application (herein referred to as the "Company"), for Bank of Botetourt (herein referred to as "Bank"), to issue a Business VISA® Check Card(s) (herein called the "Card") to the individual(s) listed on this application. You represent that you are authorized to sign this application on behalf of the Company and that all of the information provided is true and correct. You authorize the Bank to verify the information you have given and to request a credit report if necessary. You understand this debit card is not a credit card and that the dollar amount of the purchases made with this card will be deducted from your checking account(s) listed on this application. You understand and agree that, if the Bank approves this application, the cardholders listed on this application will have access to the Company's business checking account(s) (herein called the "Account") solely by use of the Card(s) or PIN. You acknowledge that each such cardholder will be able to access funds on deposit in the account(s) maintained by the Company at the Bank, whether or not such individual is named as a signer on such account(s). You understand and agree that Business Check Cards are issued for use only by assigned individual(s) authorized by the Company. You agree to obtain the card from the assigned individual and notify us immediately if the individual is no longer authorized to use the card. You warrant that all of the accounts to be accessed via the Card were established and are used exclusively for business purposes and not for personal, family or household purposes. You agree that the Company will be liable for all fees and charges to the Company's Accounts as described in the Business VISA Check Card Agreement (herein called the "Agreement"). You agree that all Cards will be used solely for business purposes and you agree to all of the terms of the Business VISA Check Card Agreement.

How do I use my VISA® Check Card?

When you make a purchase where VISA is accepted, just swipe your card, sign and go! There's no need to use your Personal Identification Number (PIN). Simply press "credit" instead of "debit," sign the sales slip and keep the receipt for recording in your check register. Since your VISA Check Card is your ATM card too, you can make cash withdrawals, deposits, transfers and access account information at all Bank of Botetourt ATMs. You can also access your money at ATMs around the world displaying the Cirrus® network logo. Of course, when accessing cash from an ATM, simply enter your PIN.

What accounts can I access with my VISA® Check Card?

Your VISA Check Card will provide convenient access to your Bank of Botetourt checking or savings accounts.***

Will I get a receipt for each transaction?

You will get a receipt for transactions performed at ATMs and point-of-sale purchases. You should keep your receipts and record your transactions in your account register.

Can I use my VISA® Check Card as soon as I receive it in the mail?

Yes. By pre-selecting your PIN on the application inside this brochure, you'll be ready to enjoy the convenience of your VISA Check Card as soon as you activate your card/s.

When will my VISA® Check Card arrive in the mail?

Your Bank of Botetourt VISA Check Card should arrive within 10 – 14 business days.

**** The VISA Check Card is not available for Money Market Checking accounts. Use of the VISA Check Card is limited to ATM access only for savings accounts.*

Contact us to learn more about Business Banking.

Main Number: (540) 591-5000

Toll Free: (866) 420-2265

www.bankofbotetourt.com



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VISA® Business Check Card Application



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OFFENDING COMMAND: image

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