

FOR BANK USE ONLY

Card Number #1

PIN Reference Number

Approved By

Card Number #2

PIN Reference Number

Approved By

Approval Officer

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

Each deposit institution is FDIC insured to \$100,000
FDIC
FEDERAL DEPOSIT INSURANCE CORPORATION

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 **Bank of Botetourt**
Taking Care of You

VISA® Business Check Card Application



*Looks like a credit card,
works like a check.*

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. After a Bank of Botetourt operations center employee requests your VISA Check Card/s, the application containing your personal information and selected PIN/s is destroyed. 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. Be sure to select your Personal Identification Numbers (PIN.) 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. Select your Personal Identification Numbers and write them on the bottom of the application.
5. 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: _____

If desired, please print individual name(s) to appear on the card(s) in addition to the business name:

Card #1 _____

Card #2 _____

Card #3 _____

Card #4 _____

I would like for 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 _____

PERSONAL IDENTIFICATION NUMBERS

Enter your four-digit numeric PINs in the boxes below.

Card #1

Card #3

Card #2

Card #4

* 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.