

Visa Check Card Application



Please print name(s) to appear on card

Last Name of First Applicant		First Name	M.I.
Social Security Number			
Last Name of Additional Applicant		First Name	M.I.
Social Security Number			
Mailing Address			
City		State	Zip Code
E-Mail Address (first applicant)		Cell Phone () _____ - _____	
Home Phone () _____ - _____		Business Phone () _____ - _____	
E-Mail Address (second applicant)		Cell Phone () _____ - _____	
Home Phone () _____ - _____		Business Phone () _____ - _____	

I would like VISA Check Cards for the following Bank of Botetourt account(s):

Checking Account No.	# Cards
Savings Account No.	# Cards
Other Deposit Account No.	# Cards

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 (First Name)	Date
Signature (Second Name)	Date

* Standard credit approval criteria apply to VISA Check Cards.
 ** Additional fees may apply. Please see the bank's Personal Checking Options brochure and the Consumer Schedule of Fees and Funds Availability for more information.

For Internal Use Only

Application received by
Approval Officer
Card #1
Card #2

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.**

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 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, and 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.

** 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 Personal Checking Options brochure and the Consumer Schedule of Fees and Funds Availability for more information.*