

Apply NOW! BANKWEST Business Debit Card.

Please print this form out, complete it, then drop it off at any one of our locations.

You may also mail or fax it to us.

Business Debit Card Application

Business Name _____

Business Address _____

City, State, Zip _____

Checking Account Number _____ Tax ID No. _____

Business Phone _____ Business Cell Phone _____

Cardholder Information

Number of debit cards requested: _____

Cardholder Names:

Name: _____

Cash limit: _____ POS limit: _____

Name: _____

Cash limit: _____ POS limit: _____

Name: _____

Cash limit: _____ POS limit: _____

Name: _____

Cash limit: _____ POS limit: _____

Name: _____

Cash limit: _____ POS limit: _____

Signatures

By signing below, you are requesting the Business Debit Card and associated services. You agree to the terms and conditions of the Business Debit Card Agreement, including any fees and charges. You further agree that the information contained in this Application is accurate. You authorize us to verify your credit worthiness and employment history as an individual, through any necessary means, including having a consumer credit reporting agency run a consumer credit report on you.

Signature of Authorized Account Holder

Date

Title of Authorized Account Holder

For Bank Use

_____ Approved _____ Declined By: _____ Date _____

BANKWEST Business Debit Card

The term “card” shall apply to the BANKWEST Business Debit Card. The term “you” and “your” shall apply to the business owner; the term “we” and “us” shall apply to BANKWEST.

Fees

Your use of the business debit card is subject to the fees and terms of your checking and savings accounts as set in the EFT agreement and in brochures and fee schedules. Some ATMs impose an additional transaction fee unrelated to our fee and charges may be assessed to your account.

Daily Dollar Limits

For security reasons, there will be limitations on the amount of cash withdrawals and the total number and dollar amount of purchases that you may perform using your business debit card during a 24-hour period. Daily limits are subject to change without notice.

Balance Requirements

Transactions using your business debit card will be completed only if sufficient funds are available in the applicable account balance, or over-draft protection account to fully perform the transaction.

Termination

We may terminate the cardholder’s card privileges at any time without notice to anyone. You may terminate this agreement by written notice to us. You must notify the bank in writing of the termination of a current or former employee or other cardholder’s authority to use a card. It is your responsibility to retrieve and destroy the terminated cards.

Liability for unauthorized card transactions

The account owner(s) is responsible for the cards issued to cardholders. You will not be liable for unauthorized transfers except as explained below:

(The cardholder is responsible for:)

- Any transaction by a co-worker, cardholder, or person authorized by a cardholder, or other person with an interest in or authority to transact business on the account.
- Any transaction by a cardholder that exceeded the authority given by the account holder.
- Any transaction that resulted from inadequate internal controls in your organization.
- Any transaction a merchant has processed in error, or a transaction in which the cardholder is unhappy with goods or services received. In these cases, the cardholder should first contact the merchant to obtain resolution.

VISA Business Check Card Zero Liability and Provisional Credit Disclosure EFFECTIVE MARCH 1, 2006

Upon notification from its cardholders of unauthorized Visa transactions, a Visa Business Check Card issuer must:

- Limit the cardholder’s liability for those transactions to zero.
 - Issuers may require the notification to be received within 60 calendar days of the mailing date of the first statement showing unauthorized Visa transactions.
- Provide provisional credit for unauthorized Visa transactions within five business days of notification.
 - The issuer may require written confirmation of the unauthorized Visa transaction before providing provisional credit.

A Visa Business Credit Card issuer may define an “unauthorized transaction” to exclude either or both of the following:

- Any transaction by a business co-owner, a cardholder or person authorized by a cardholder, or other person with an interest in or authority to transact business on the account.
- Any transaction by a cardholder that exceeds the authority given by the Visa Business Check Card owner.

BANKWEST

Building a Legacy of Caring



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763-477-7411 (fax)

Member FDIC