



## CHECK CARD APPLICATION



POTEAU • PANAMA • POCOLA  
STIGLER • HEAVENER

MEMBER FDIC

CENTRAL NATIONAL BANK  
P.O. BOX 340  
POTEAU, OK 74953-0340

BUSINESS REPLY MAIL  
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UNITED STATES

### ELECTRONIC FUND TRANSFERS Your Rights and Responsibilities

The electronic transfer of funds to and from your depository account may occur as a result of transactions originated by your utilization of a funds transfer device such as a plastic card, an identification number (a Personal Identification Number or "PIN"), a pre-authorization by you to another party to draft your account, or by other procedures which we may adopt which do not rely upon the execution of a paper check to be signed by you. For purposes of simplification in this explanation of rights and responsibilities, we will refer to all of these funds transfer devices as "a card," "the card," or "your card," even if a card is not used in a particular transaction.

Please read this disclosure carefully. It tells you your rights and obligations. You should keep this notice for future reference.

#### Our Liability

- Liability for Failure to Make Transfer:** If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will NOT be liable, for instance:
1. If, through no fault of ours, you do not have enough money in your account to make the transfer.
  2. If the transfer would go over the funds made available to you as a result of your depository balance.
  3. If the transfer would go over the credit limit of an established line of credit or overdraft line.
  4. If the transfer will exceed the daily amount that we allow to be withdrawn in a given day.
  5. If an ATM where you are making a withdrawal or transfer does not have enough cash.
  6. If a retail establishment fails to honor your card.
  7. If the terminal or system which delivers information between your card and your account is not working and you knew about the breakdown when you started the transfer.
  8. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions we have taken.
  9. If your card has been revoked due to excessive overdrafts, notice from you of suspected fraud, or other such circumstances.
  10. There may be other exceptions stated in our agreement with you.
- Liability for Unauthorized Use of Your Card**  
CONTACT US AT ONCE if you believe your card, PIN, or other devices or procedures have been lost, stolen, or otherwise compromised, or that someone has transferred or may transfer money from your account without your permission. Please contact your local office, or call us at (918) 647-2233, and ask for our ATM Department. 24 Hour Hot Card Service 1-800-554-8969.

You may also write to: Central National Bank P.O. Box 340, Poteau, Oklahoma 74953. An immediate phone call is the best way to reduce any possible losses. You could lose all of the money in your account (plus your maximum overdraft line of credit, if any) if you contact us within two business days after you learn of the loss or theft of your card, you can lose no more than \$50 if someone uses your card without your permission. If you do NOT contact us within two business days after you learn of the loss or theft of your card and/or check, and if we can prove that we could have stopped someone from using your card without your permission if you had told us, you could lose as much as \$500. Also, if your statement shows transactions that you did not make, contact us at once.

If you do NOT contact us within 60 days after the statement was mailed to you, and if we can prove that we could have stopped someone from taking the money if you had told us in time, you may not get back any money you lost through transactions made after the 60-day time period. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

#### Business Days

Our business days are Monday through Friday. Holidays are not included.

#### Types of Available Transactions and Limits on Transactions

Indicated below are the most common types of electronic funds transfers, some of which may not apply to your account. Also, certain functions are available at ATMs owned by Central National Bank that are not available at other ATMs. For security reasons, there are limitations on the dollar amounts of transactions you can conduct using ATMs.

**ATM Transfers:** At most CNB ATMs, you may transfer funds between depository accounts with a card and a PIN.

**ATM Withdrawals:** At most ATMs, you may withdraw cash with the use of a card and a PIN.

**ATM Deposits:** At most CNB ATMs, you may deposit funds into a depository account with the use of a card and a PIN.

**Retail Transactions:** Certain retail stores displaying proper logo identification may honor your card for purchases.

#### Dollar Limitations, Transaction Limitations and Charges

- \*You may not exceed \$1,000.00 in transactions per day.
- \*You may not exceed 20 transactions per day.
- \*We will charge you \$5.00 for a new personal identification number.
- \*We will charge you the cost of processing any special request, including purchase disputes and retrieval request for duplicate sales draft.

#### Charges

A \$5.00 fee may apply on cards reissued and a \$5.00 charge for PIN number reissue. In general, a card transaction is treated like any other withdrawal or deposit, unless otherwise stated in the account description. Non-CNB ATM withdrawals will be charged \$1.50 in addition to any other applicable charges. Non CNB ATM balance inquiries will be charged \$.50 each. For other charges related to your specific account please refer to a current CNB Truth In Savings Disclosure.

#### Right to Documentation

**Automated Teller Machine Transfers:** You will get a receipt at the time you make any transfer to or from your account using an automated teller machine.

**Retail Transactions:** You have a right to get a receipt at the time you have a transaction in a retail establishment.

**Periodic Statements:** You will get a monthly account statement from us for your Checking account. You will get a monthly statement from us for your Savings account, unless there are not transfers in a particular month. In any case, you will get a statement at least quarterly.

## Disclosure of Account Information to Third Parties

We will disclose information to third parties about your account or the transfers that you make:

- where it is necessary for completing transfers;
- in order to verify the existence and condition of your account for a third party, such as a credit bureau or a merchant;
- in order to comply with government agency or court orders; or
- if you give us written permission.

### Error Resolution

In case of errors or questions about your electronic transfer, call or write to us as soon as you can at the telephone number or address listed herein, or if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us certain information in writing within 10 business days.

We will tell you the results of our investigation within 10 business days (20 business days if the transaction occurred at a retail establishment or another location where the card was presented in a non-ATM transaction or a foreign initiated transfer) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 business days if the transaction occurred at a retail establishment or another location where the card was presented in a non-ATM transaction or a foreign initiated transfer) to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10 business days (20 business days if the transaction occurred at a retail establishment or another location where the card was presented in a non-ATM transaction or foreign initiated transfer) for the amount you think is in error so that you may have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint in writing, however, and you do not, we may not provisionally credit your account. If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

### CENTRAL NATIONAL BANK

**POTEAU - MAIN BANK** 918-647-2233  
 Clayton & Witte P.O. Box 340 Poteau, OK 74953  
**PANAMA BRANCH** 918-963-4625  
**STIGLER BRANCH** 918-967-0700  
**POCOCLA BRANCH** 918-436-2471  
**HEAVENER BRANCH** 918-653-3088

**ATM LOCATIONS**

**POTEAU - NORTH BROADWAY**  
**POCOCLA - POCOCLA BRANCH BANK**  
**STIGLER - STIGLER BRANCH BANK**  
**HEAVENER - HEAVENER BRANCH BANK**

### ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful! The following suggestions may be helpful:

- Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
- Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
- Compare your records with the account statements you receive.
- Don't feed your ATM card to anyone.
- Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
- Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
- Prevent others from seeing you enter your PIN by using your body to shield their view.
- If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
- When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
- Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
- If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
- Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surroundings.
- At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
- We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

## CENTRAL NATIONAL BANK

### Visa CheckCard

# APPLICATION

BY SIGNING BELOW, I AM REQUESTING A:

CNB VISA CheckCard

NAME OF APPLICANT \_\_\_\_\_ DATE OF BIRTH \_\_\_\_\_

PRIMARY CHECKING ACCOUNT NO. \_\_\_\_\_

SECONDARY ACCOUNT NO. (FOR ATM USAGE) \_\_\_\_\_

HOME PHONE \_\_\_\_\_ WORK PHONE \_\_\_\_\_

ADDRESS \_\_\_\_\_ APT. # \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

EMPLOYER \_\_\_\_\_

POSITION HOW LONG? \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

SIGNATURE OF APPLICANT \_\_\_\_\_

SOCIAL SECURITY NO. \_\_\_\_\_ DATE \_\_\_\_\_

The bank may obtain a current credit report upon receipt of this application. I agree to abide by the regulators, terms and conditions established by CNB as related to the use of the card.

FOR BANK USE ONLY	
Length of Acct. Rel. _____	Branch _____
Times OD _____	Credit Score _____
Ang DDA Bal. _____	Date _____
Appt./Denied _____	Comment _____

## Our card goes beyond conventional checking

Most checkbooks can only do one thing -- checking. Our Visa CheckCard does this and much more. Visa CheckCard gives you a faster, more economical, more convenient way to buy the products and services you need. That's because it allows you to withdraw funds from your checking account without ever having to write out a check. You can purchase groceries, gas, or anything else wherever Visa is accepted. Plus Visa CheckCard performs all the functions of an ATM card. It's the checking-withdrawing-depositing-and-transferring-funds card all in one.

## Fast and one-step easy

Forget having to round up your checkbook, a pen, and two forms of identification. With Visa CheckCard, every purchase is as simple as using a credit card.

## Worry free when you're out of town

No need to worry about getting your checks cashed out of town. Because Visa CheckCard is accepted wherever Visa is, you'll be welcomed like a local every place you travel.

## Provides all the advantages of an ATM card

Need to deposit, withdraw, or transfer funds? No problem. Visa CheckCard gives you access to all these services whenever you need them.