



Personal Debit Card Application

Checking account required to link card to Money Market or Savings Accounts.

User 1

Name (as it should appear on card)

Address

City State Zip

Social Security Number Home Phone Number

Date of Birth Cell Phone Number

Accounts to be accessed

Checking Savings

Money Market Other

Daily Cash Withdrawal Limit* Daily Purchase Limit*

User 2

Name (as it should appear on card)

Address

City State Zip

Social Security Number Home Phone Number

Date of Birth Cell Phone Number

Accounts to be accessed

Checking Savings

Money Market Other

Daily Cash Withdrawal Limit* Daily Cash Withdrawal Limit*

Cardholder's Agreement

By signing below, you agree to the following:

- Surrey Bank & Trust will treat all transactions involving your card as made or authorized by you, unless you notify us of theft or loss, as instructed in the Electronic Fund Transfer Disclosure and Agreement.
- You must maintain sole possession of the card at all times and may not allow use by others. You must notify Surrey Bank & Trust promptly if your card is lost or stolen or your PIN is compromised, as instructed in the Electronic Fund Transfer Disclosure and Agreement.
- All deposits and payments placed in an ATM are verified against the amount you keyed into the ATM. If the amount entered is different from the contents, we will adjust your account to agree with the amount found in the ATM envelope. Recent deposits may not be available or appear available in response to your balance inquiry. The availability of funds deposited in ATMs is outlined in our Funds Availability Policy Disclosure.
- Your card cannot be used to obtain credit and does not entitle you to overdraw any of your accounts.
- If any account linked to your card is a joint account, all transactions involving the card are binding on both parties. Each joint owner will be responsible for repayment of any overdraft(s) resulting from transactions by the other joint owner.
- Surrey Bank & Trust is not liable if an ATM fails to work or if your card is declined by a merchant. Please notify us if you have problems using your card or if your card is not returned by an ATM.
- The card is the property of the bank. It may be revoked at any time and must be surrendered upon demand.
- You agree to be bound by the terms of the designated Surrey Bank & Trust deposit account agreement(s) and by the Electronic Fund Transfer Disclosure and Agreement, required by federal law.
- Your liability for unauthorized transactions is set forth in the Electronic Fund Transfers Disclosure and Agreement. Limits on our liability are also set forth in this disclosure. If you permit someone else to use your card, you are liable for any transactions made by that person, even if that person exceeds the authority you have given that person (unless you notify us that transactions made by that person are not authorized).
- We may amend this agreement, effective 30 days after notice of the amendment is mailed to you.

Signature of Cardholder 1

Date

Signature of Cardholder 2

Date

Approved by	
Approved by	Date

* Cards are one sole limit, not aggregate.

Please print, sign and return to your branch; fax to Deposit Operations at 336-789-7868; or mail to Surrey Bank & Trust, PO Box 1227, Mount Airy, NC 27030,