

# The *VISA Check Card* - The ATM Card That Works Like A Check!

With a *VISA Check Card*, you can enjoy a whole new level of banking and shopping convenience. Now you can pay for your purchases *without cash, checks or credit cards*. At the same time, have quick and easy access to cash and your accounts, *24 hours a day*. All with one amazing card!

## A new, easier way to shop.

- Pay for purchases *anywhere* VISA debit cards are accepted. Department stores, restaurants, gas stations, online and more.
- It's safer than carrying cash and easier than writing checks. There's no need to show identification or wait for check approval. And since the *VISA Check Card* is a debit card and not a credit card, there are no monthly bills or finance charges.

## The same easy way to bank.

With a *Visa Check Card*, you'll be able to:

- Access your accounts, 24 hours a day, seven days a week.
- Get instant cash at any ATM of Fairfield County Bank and at thousands of ATM locations worldwide displaying the NYCE® or Cirrus® symbol.
- Check your balances.
- Transfer funds between accounts and deposit funds into your checking and savings accounts at any of our ATMs.

- Make purchases at retailers displaying the NYCE® logo at their Point-of-Sale (POS) terminals.

## Easy payment options.

To make a purchase, simply present your card to the merchant and sign a receipt. Or, if the merchant has a Point-of-Sale (POS) terminal, you can select either the "Debit/ATM" or "Credit" option. With the "Debit/ATM" option, you swipe your card and enter your four-digit Personal Identification Number (PIN). You can receive cash back at most merchants using this option. If you select the "Credit" option, you will swipe your card and sign a receipt. Whichever payment method you choose, the purchase amount will be deducted from your primary checking account.

## Easy record keeping.

You will receive a receipt for each purchase and ATM transaction. Be sure to record each amount in your check register. All purchases and ATM transactions will be itemized on your monthly checking account statement with the date, place and purchase amount. You can also view your transactions online with our *Connect24<sup>SM</sup>* Online Banking.

## Accounts you can access.

For ATM use, you will be able to access the checking and savings accounts you designate on the application to the right. *VISA Check Card* purchases will be deducted from your primary checking account.

## Apply today!

To start enjoying *Visa Check Card* banking and shopping convenience, complete and return the application today. For more information, call us at (203) 431-7431 or toll-free at 1-877-431-7431.

## *VISA Check Card* Application

For joint accounts, each individual owner must complete a separate application.

Cardholder Name \_\_\_\_\_ SS# \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone (Day) \_\_\_\_\_ (Evening) \_\_\_\_\_

E-Mail Address \_\_\_\_\_

Checking Acct. # \_\_\_\_\_ Savings or Money Market Acct. # \_\_\_\_\_

**Checking Product Name:** \_\_\_\_\_  
(Required) **(For ATM use only. Passbook Savings not eligible.)**

**Authorization:** I am applying for a *VISA Check Card*. I understand this is not a credit card and that the dollar amount of purchases made with this card will be deducted from my primary checking account only. I authorize Fairfield County Bank to verify the information above and request a credit report if necessary. The *VISA Check Card* is available to qualified customers only. Other requirements apply. If I am not approved for a *VISA Check Card*, I may be issued an ATM Card if I do not already have one. I agree to be bound by the terms and conditions covered in the Bank's Electronic Funds Transfer (EFT) Agreement.

Signature \_\_\_\_\_ Date \_\_\_\_\_

## Personal Identification Number (PIN)

A four digit identifier, known as your Personal Identification Number (PIN), will be mailed to you shortly after your card is sent to you. Your PIN is an important safety feature and will be known only to you. When you receive your PIN, you should record it in a safe place away from your card for future reference.

## TO BE COMPLETED BY BRANCH

Branch \_\_\_\_\_ Branch Rep. \_\_\_\_\_

Card # \_\_\_\_\_ Date \_\_\_\_\_

Shoreline \_\_\_\_\_

## PERSONAL BANKING SERVICES

### DEPOSIT SERVICES

Personal Checking Accounts  
NOW Accounts  
Money Market Accounts  
Certificates of Deposit  
Individual Retirement Accounts  
Savings Accounts

### LOAN SERVICES

Mortgage Loans  
Auto Loans  
Construction Loans  
Collateral Loans  
Personal Loans  
Education Loans  
Bridge Loans  
Classic Lines of Credit  
Reverse Mortgage Loans  
Home Equity Lines of Credit and Loans

## BUSINESS BANKING SERVICES

### DEPOSIT SERVICES

Business Checking  
Business Savings  
Escrow Accounts  
IOLTA Accounts  
IORETA Accounts  
Night Depository Services

### LOAN SERVICES

Commercial Mortgages  
Construction Loans  
Term Loans  
SBA Loans  
Business Lines of Credit  
CDA Loans

## INVESTMENT SERVICES\*

Fairfield County Financial Services  
Securities offered through  
INFINEX INVESTMENTS, INC.  
Member FINRA/SIPC  
Infinex and the Bank are not affiliated.

## INSURANCE SERVICES\*

Available through  
Fairfield County Bank Insurance Services

## ANYTIME™ BANKING SERVICES

Connect24<sup>SM</sup> Telephone Banking  
Connect24<sup>SM</sup> Online Banking  
Visa® Check Cards  
Direct Deposit  
Wire Transfers

## OTHER SERVICES

Safe Deposit Boxes  
Traveler's Checks  
Notary Services

\*Investment and Insurance Products:

- Not insured by the FDIC
- Not a deposit or other form of obligation of the Bank
- Not insured by any federal government agency
- Not guaranteed by the Bank
- Subject to investment risk, may go down in value.

## Customer Connections

203-431-7431  
1-877-431-7431  
(toll-free)

## Connect24<sup>SM</sup> Telephone Banking

203-431-1986  
1-800-416-5866  
(toll-free)

## Connect24<sup>SM</sup> Online Banking

[www.fairfieldcountybank.com](http://www.fairfieldcountybank.com)

# Visa® Check Card Application



BRO-017 (Rev.4/10)

Member FDIC

  
Fairfield County Bank