



This agreement covers the use of your Card (Card). You agree to the following:

The use of your Card will be governed by the Bank's Rules and Regulations and the additional terms in the Electronic Fund Transfers Disclosure, and by any other agreements between you and the Bank relating to your account or accounts as in effect from time to time.

Your Personal Identification Number (PIN) should be memorized and kept secret. In no event should it be written on or carried with your Card. If you believe that your PIN is no longer secret, you will notify the Bank immediately.

You will promptly review all materials the Bank sends you, including account statements and notices. You will notify the Bank immediately if you find any discrepancies between these materials and your records, particularly if you discover that an unauthorized use of your Card, your PIN, or your account or accounts may have occurred.

You can use your Card and your PIN at Bank ATMs, other network ATMs and POS terminals that the Bank may specify from time to time, or other electronic banking machines or devices approved by the Bank. You can use your Card to obtain the services relating to your account or accounts as described in this agreement and the Electronic Fund Transfers Disclosure, both of which have been provided to you.

All deposits and other transactions made using your Card are subject to later proof and verification. All items are received for collection. All credits are provisional and subject to final payment. (See the Bank's policy on availability of funds.)

Your card and any replacement Card remains the Bank's property. The Card is not transferable. You will return it to the Bank upon request.

Any notices you give the Bank should first be given orally in person or by telephone and should be confirmed in writing immediately.

All authorized signers of an account must sign an application for a Card and each signer will be bound by this Agreement. The Bank has the right to withdraw funds from any account or accounts in the name of the signer(s) in order to satisfy any transaction made by the use of the Card.

If the Bank goes to court for any reason, a copy, microfilm, or microfiche of any documents can be used to prove what you owe or that a transaction has taken place, and the copy, microfilm, or microfiche will have the same validity as the original. If the Bank ever has to file a lawsuit to collect what you owe, you will pay the Bank's reasonable expenses, including attorney's fees.

**Termination:** You can terminate this Agreement at any time by notifying the Bank in writing and no longer using your Card and PIN. The Bank can also terminate this Agreement at any time. Termination will not affect previous transactions or your obligations under this Agreement even if the Bank allows any transaction to be completed with your Card and PIN after your Agreement has been terminated.

Questions about terms of this agreement will be decided under Massachusetts law, except to the extent that any applicable federal law controls. If there is a conflict between any term of this Agreement and Massachusetts law or controlling federal law or regulations, that term shall be deemed modified to make it comply.

**Other Debit Card Features MasterCard Merchant Transaction:** You can use your Card to make purchases of goods or services wherever MasterCard debit cards are accepted in amounts up to your individual transaction limit as described in the Electronic Fund Transfers Disclosure.

**Other Debit Card Provisions Hold:** If you use your Card for a purchase transaction, we may place a hold on the funds available in your designated account or any account you have with us, plus any available overdraft protection, based on the authorization prior to settlement. The amount held will be equal to the transaction amount requested by the merchant for authorization. During this hold period, the designated funds will not be available for withdrawal. This could result in an overdraft if sufficient funds are not available in your account to cover both the hold and any checks or other items posting to the account. **Authorization System:** We have an authorization system that may for security reasons limit the number or amount of Card transactions we approve in a day. We will not be responsible if you are prevented from making a purchase because of that system or because the system is not working properly for any reason. We will not be liable if a merchant refuses to honor your Card. We are not responsible for any injury to you or to anyone else caused by any goods or services purchased or leased with your Card. We may also require the merchant or bank that honors your Card to obtain prior authorization for any transaction over a certain dollar amount, which is set at our discretion and may be changed from time to time. **Other Limitations:** We may restrict access to your account if we notice excessive use of the Card that we believe to be suspicious. Access will be reinstated once we notify you and have rectified any problem. **Direct Debiting of Your Account:** When making a merchant purchase, you authorize us to debit and pay any monies from your designated account for the total amount of the transaction as shown on any sales draft or withdrawal order originated by use of your Card, whether or not signed by you, and we are permitted to handle such sales drafts or withdrawal orders in the same way we handle checks drawn on your designated account, with the exception that you will have no right to stop payment. **Cash Refunds on Purchases Not Available:** YOU ARE RESPONSIBLE FOR RESOLVING ALL DISPUTES CONCERNING THE QUALITY OF GOODS OR SERVICES PURCHASED FROM THE MERCHANT THAT ACCEPTED YOUR CARD. We will not make cash refunds on purchases. Any claim or defense for purchases must be handled by you directly with the merchant or other business establishment, which accepted your Card. You may not assert disputes you may have with a merchant against us, as for example, when you believe that the goods or services paid for with your Card were defective, not delivered or not as promised. Any such dispute is solely between you and the merchant, and you must still pay the total amount of the sales draft plus any appropriate charges we may be authorized to make. Any merchant credit vouchers for returns or adjustments will be credited to your designated account when received by us. There may be a delay between the time you contact a merchant for a credit and the time we receive the corresponding merchant's credit voucher.

Please print out this application, complete and return to: East Cambridge Savings Bank, 344 Cambridge Street, Cambridge, MA 02141.

## Debit Card Application

Checking Account Number \_\_\_\_\_  
(required)

NOTE: The amounts of your purchases/ debit transactions  
will be deducted from your checking account.



292 Cambridge Street  
Cambridge, MA 02141  
1.866.354.ECSB (3272)  
www.ecsb.com

Is this a single \_\_\_ or joint \_\_\_ account? (check one)

Do you already have a Card? No \_\_\_ Yes \_\_\_

If yes, enter card number \_\_\_\_\_  
(last six digits only)

\_\_\_\_\_ ATM  
\_\_\_\_\_ Debit

### Primary Account Holder Information

Name: \_\_\_\_\_

Social Security #: \_\_\_\_\_

Street Address: \_\_\_\_\_

City/ State/ Zip: \_\_\_\_\_

Home Phone #: \_\_\_\_\_

### Joint Account Holder Information

Please complete only if you have a joint account and would  
like a card for each account holder.

Name: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Street Address: \_\_\_\_\_

City/ State/ Zip: \_\_\_\_\_

Home Phone #: \_\_\_\_\_

I/we would also like access to the following accounts: (select  
only one)

\_\_\_ Statement Savings Account #: \_\_\_\_\_

\_\_\_ Money Market Mgmt. Account #: \_\_\_\_\_

\_\_\_ Money Market Account #: \_\_\_\_\_

### **For replacement card(s) only.**

(select only one)

Reason:

\_\_\_ Card lost or Stolen\*    \_\_\_ Card Inoperable

\* Fee may apply, refer to the Schedule of Charges.

I/we hereby apply for an East Cambridge Savings Bank debit card.

I/we hereby apply for an East Cambridge Savings Bank debit card. I/we agree to the terms and conditions set forth in  
the Bank's Electronic Funds Transfer Disclosure Statement and Cardholder Agreement, a copy of which has been  
provided to me/us. I/we authorize the Bank to obtain any credit reference or report, and to obtain and verify any  
information necessary to review this application.

Account Holder Signature \_\_\_\_\_ Date \_\_\_\_\_ Joint Account Holder Signature \_\_\_\_\_ Date \_\_\_\_\_

For Branch Use Only:

NCPS Approval: \_\_\_\_\_

Customer Since: \_\_\_\_\_

Completed By: \_\_\_\_\_

Branch Location: \_\_\_\_\_

Date Account Opened: \_\_\_\_\_

Branch Manager Approval: \_\_\_\_\_

Account Holder Card#: \_\_\_\_\_

Entered by: \_\_\_\_\_ Date: \_\_\_\_\_

Joint Holder Card #: \_\_\_\_\_