



NORTHVIEW
BANK

Business Debit Card

Completely fill in the blanks, sign, and return by mail or drop off at one of our offices.

Name of Business _____ Account Number(s) _____

Business Address _____

City _____ State _____ Zip _____ Phone # _____

Business Contact _____

Mailing Address (If different from business address) _____

City _____ State _____ Zip _____ Phone # _____

Tax ID # _____

Type of Business (check one)

- Corporation
- Organization/Association
- Partnership
- Sole Proprietorship (DBA)
- LLC
- Other

Authorized User _____ SSN _____

Signature _____ Daily Cash Withdrawal Limit _____ Daily Purchase Limit _____

Authorized User _____ SSN _____

Signature _____ Daily Cash Withdrawal Limit _____ Daily Purchase Limit _____

If you wish to have more than two authorized users, please attach a separate sheet of paper with each individual's name, SSN, signature, daily cash withdrawal limit, and daily purchase limit.

Number of business debit cards you wish to order for authorized users: One Two _____

Principal of business (signature) _____ Date _____

*Second principal of business (signature) _____ Date _____

*If required by the applicant's business documents

Bank Use Only

Approving Officer: _____

Date: _____

Northview Bank Business Debit Card Agreement

This Business Debit Card Agreement (“Agreement”) is made and entered into on _____, by and between Northview Bank and the business organization (regardless of choice of entity and/or formation method) whose name appears on the signatory page hereof (“Business”).

WHEREAS, Business desires to have Northview Bank issue certain debit cards (“Cards”) in the name of the Business for the use by Business’s officers, employees or other agents (“Employees”), as more particularly designated in this Business Debit Card Agreement and;

WHEREAS, Northview Bank is willing to issue such Cards pursuant to the terms of this Agreement.

NOW, THEREFORE, the parties agree as follows:

1. **Cards Issuance.** Northview Bank will issue Cards in the name of the Business as designated in the Agreement. All Cards must be signed immediately upon receipt by the Employees, but all Cards remain the property of Northview Bank and must be surrendered to Northview Bank upon demand. Business acknowledges that Northview Bank is providing such service to Business as an accommodation party only and, except as otherwise provided by law, Northview Bank is not responsible in any way for the manner in which the Cards are utilized. Cards should be issued in the following names:

_____ Printed Name _____ Printed Name
_____ Printed Name _____ Printed Name

2. **Liability and Indemnification.** Northview Bank shall not be responsible or liable for any loss associated with authorized or unauthorized use of the Card(s), except as this limitation is overridden by rules adopted by Visa. The Business and all Employees will hold joint and severable liability for any loss from use of the Cards, and will be responsible for the total amount of loss unless limited by rules of Visa. If we suffer loss related to your Cards, Business shall be obligated to indemnify us in full. In the event of a lost Card or of unauthorized use of a Card, immediately notify Northview Bank during normal business hours. SHAZAM Customer Service will be available during our non-operational hours to respond to Employees reporting lost or stolen cards. Employees can also call SHAZAM’s interactive voice response (IVR) system to report lost or stolen cards.

Note: As of March 1, 2006, the zero liability policy associated with Visa consumer debit applies to the SHAZAM*Chk* Business Debit Card program, for signature-based transactions. Visa intends to extend zero liability to PIN-based Interlink transactions processed by Visa, effective April 1, 2007. As of September 1, 2006, the zero liability policy associated with MasterCard consumer debit applies to the MasterCard BusinessCard program, for signature-based transactions. The MasterCard liability limitations on businesses offering MasterCard business debit cards do not apply to Cirrus ATM transactions, or PIN-based point of sale transactions (including Maestro) not processed by MasterCard.

Security Measures. In an effort to better protect Business and Employees from lost Cards or unauthorized use of the Cards, Northview Bank requires that Employees each have a different Personal Identification Number (PIN) and use the PIN to process a debit transaction. Business and Employees acknowledge that use of a PIN provides them a commercially reasonable degree of protection in light of their particular needs and circumstances, and represent that each PIN shall be afforded the highest level of security by Business and Employees and shall be known only to those persons who are on a “need to know” basis. Northview Bank assumes no duty to discover any breach of security by Business or Employees or the unauthorized disclosures or use of a PIN.

3. Statements and Disputed Debits. Each month Business will receive an account statement (“Monthly Statement”) showing, among other things, all debits made by use of the Cards. Business can dispute any debit by calling Northview Bank and providing: • Cardholder name(s) • Business name • Dollar amount of any dispute or suspected error • Reference number • Description of the dispute in error **Note:** This dispute method will be free of charge.

4. Notice and Communication. Except with respect to notices relating to lost or stolen Cards, or Disputed Debits, all notices, requests and other communications provided for hereunder must be directed to Northview Bank at the respective address indicated below and, unless otherwise specified herein, must be in writing, postage prepaid or hand-delivered or delivered by telecopy (fax). Either party may, by written notice to the other, change its address indicated below.

Northview Bank Attn: New Accounts 2203 Finland Ave Finlayson, MN 55735
Telephone: (800) 450-7575 Fax Number: (320) 233-6335

5. Information Deemed Confidential. Northview Bank agrees that it will maintain all data relative to Business’s accounts as confidential information and will exercise the same standard of care and security to protect such information as Northview Bank uses to protect its own confidential information. Northview Bank agrees to use such data exclusively for the providing of services to Business and Employees hereunder and not to release such information to any another party, except as may be required by law.

6. Monthly Debit Card Fee. A Monthly Debit Card Fee may be charged to Business’s account for the privilege of having the Cards. The Monthly Debit Card Fee is payable whether or not any of the Cards are used. The amount of this fee, if imposed, is disclosed in Paragraph 18 of this Agreement.

7. Card Use. Business represents and warrants, on behalf of itself and its Employees, that the Cards will only be used for business purposes.

8. Lost or Stolen Cards. If a Business Debit Card is lost or stolen the Employee should call Northview Bank during normal business hours. SHAZAM Customer Service will be available during your non-operational hours to respond to Employees reporting lost or stolen cards. Employees can also call SHAZAM’s interactive voice response (IVR) system to report lost or stolen cards.

9. Termination. Northview Bank shall have the right, at its sole discretion, to terminate Business’s privileges hereunder.

10. Return of Cards. All Cards shall be deemed canceled effective upon termination of this Agreement and Business shall instruct the Employees to cut in half all Cards. Business shall remain liable for all debits or other charges incurred or arising by virtue of the use of a Card prior to and after the termination date.

11. Amendments and Change in Terms. Northview Bank may from time to time amend the terms of this Agreement to the extent allowed by applicable federal and state law. Northview Bank will notify Business by mail of such amendments, and subject to the requirements of applicable law, any amendment to this Agreement will become effective at the time stated in such notice.

12. Refusal to Honor Cards. Northview Bank is not responsible for the refusal of anyone to honor the Cards.

13. Service Fees. Northview Bank may charge Business a reasonable charge for photocopies and reprints which Business or any Employee may request and for other special services as allowed by law.

14. Miscellaneous. If any provision of the Agreement is determined to be unlawful or unenforceable for any reason, the remainder of the Agreement will remain enforceable.

15. Governing Law. This agreement and all transactions hereunder shall be construed as contracts subject to applicable federal law and the laws of the State of Minnesota.

16. Venue for Litigation. In the event any litigation is required to enforce the terms and conditions of this Agreement, Business, on behalf of itself and its Employees, agrees that such litigation may only be commenced in the county court or the United States District Court for the county situated in Minnesota, whichever court has jurisdiction.

17. **Collection of Costs.** If Northview Bank hires an attorney to assist in collecting any amount due hereunder, or to enforce any right or remedy hereunder, Business agrees to pay Northview Bank reasonable attorney's fees and expenses, and any other as permitted by law if Northview Bank prevails in the action to collect or enforce any right or remedy.

18. **Disclosure of Charges.** The following charges may be assessed against Business by Northview Bank for the privileges being conveyed hereunder. Fees may be subject to sales tax.

Monthly fee per card: None

ATM cash withdrawal fee: None at our ATMs \$1.00 at other ATMs

Lost card replacement fee: \$6.00

Business Name

Financial Institution

Signature (Principal of Business)

Signature

Printed Name

Printed Name

Title

Title