



Citizens State Bank ATM Card Request Form

Your Personal Identification Number (PIN) is the key to safe and easy transactions. It gives you positive access to your accounts whenever you use your ATM card--only you know what it is. So if your card is stolen, it is useless without your PIN.

Here is how to choose your PIN:

- Use any 4 digits except all zeros (0000)
- Select numbers you can remember easily
- Do not use numbers that can be found in your wallet or purse. (Such as your driver's license, birth date, credit card, or Social Security number.)

Select PIN

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Checking Accounts

Savings Accounts

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*Primary Account

- I have received a copy of the Citizens State Bank ATM Card Agreement and agree to the terms outlined in the agreement and authorize the issuance of an ATM card.

SIGNATURE: _____ DATE: _____

For CSB use only:

CLOSE or HOT CARD old card? Yes or No

If yes, Card Number to Close 568176000000 _____

Please Print:

Name: _____

CIF Number: _____

Address: _____

Work Phone: _____

Home Phone: _____

Accepted by: _____

Card Number: _____

Ordered by: _____

Citizens State Bank ATM Card Customer Agreement

1. Your agreement relating to your deposit, loan and other accounts, as well as instructions posted at ATM locations, will govern your use of this card at ATMs.
2. Use of the ATM card is subject to the terms and provisions of the Texas Business and Commerce Code, the Texas Banking Code, the Electronic Fund Transfer Act, and any present and future legally enacted codes, statutes, regulations, and laws.
3. The ATM card is a service to our customers and all card privileges can be canceled at any time. If we do so, you are required to return the card when asked.
4. The ATM card together with your PIN will let you access Automated Teller Machine (ATMs) in select locations. ATMs are ordinarily available 24 hours a day, seven days a week.
5. To the extent permitted by law, Citizens State Bank reserves the right to make changes in this agreement at any time. Unless the change has to be made immediately in order to maintain or restore security, we will tell you about any change that increases your expense or limits your use of our electronic services at least 21 days before a change becomes effective.
6. You may make ATM cash withdrawals up to a maximum of **\$300** per day (if there are sufficient funds in your account). The bank may limit the amount of your withdrawals through the use of your card, regardless of the balance in your accounts.
7. Withdrawals or debits generated by use of your card will be charged against the applicable account when made. All deposits are subject to verification and collection.
8. After 24 consecutive months of inactivity, your ATM card will be closed. A new ATM card or replacement ATM card not activated within 6 months of the issuance date will be closed.
9. As issuers of Automated Teller Machine (ATM) access devices, we have provided for your information a list of safety precautions regarding the use of automated teller machines. Please read the following safety precautions:
 - When using walk-up or drive-up unmanned automated teller machines (ATMs) –
 - Remain aware of surroundings, particularly at night, and exercise caution when withdrawing funds;
 - Inspect an ATM before use for possible tampering, or for the presence of an unauthorized attachment that could capture information from the access device or your Personal Identification Number (PIN);
 - Refrain from displaying cash and put it away as soon as the transaction is completed; and
 - Wait to count cash until you are in the safety of a locked enclosure, such as your car or home.
 - Do not reveal your personal identification number (PIN) to others. Avoid allowing others to view your PIN entry into an ATM. Memorize your PIN and do not write your personal identification number or code on your ATM access device.
 - Safeguard and protect your access device. Treat it as if it were cash, and if it has an embedded chip, keep the device in a safety envelope to avoid undetected and unauthorized scanning.
 - Promptly report a lost or stolen access device and report all crimes to law enforcement officials immediately.
 - If you observe suspicious persons or circumstances while approaching or using an ATM, do not use the machine or, if you are in the middle of a transaction, cancel the transaction, take the access device, leave the area, and come back another time or use an ATM at another location.
 - Safeguard and securely dispose of ATM receipts.
 - Do not surrender information about your access device over the telephone or over the Internet, unless to a trusted merchant in a call or transaction initiated by you.
 - Promptly review your monthly statement and compare ATM receipts against your statement to protect against ATM fraud.
 - If purchasing online with the access device, end transactions by logging out of websites rather than simply closing the web browser to protect against Internet fraud.