



**NORTHSIDE - 1475 W. McIntosh Rd.**  
**DOWNTOWN - 318 S. Hill St.**  
**SOUTHSIDE - 1103 Zebulon Rd.**  
**GRIFFIN CROSSROADS - 1510 W. McIntosh Rd.**  
**HAMPTON - 996 Bear Creek Blvd.**  
**HERON BAY - 3470 Ga. Hwy. 155 South**  
**ZEBULON - 16000 Barnesville St.**



LEGACY • INTEGRITY • VISION

www.fnbgriffin.com

Xpress Phone Banking:  
770-228-9441



## BUSINESS DEBIT CARD APPLICATION

Date	Business Name	Taxpayer ID No.	
<input type="checkbox"/> Corporation <input type="checkbox"/> For Profit <input type="checkbox"/> Not For Profit <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Liability Corporation <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Other			
Business Address (Street, City, State & Zip)		Business Telephone No.	Other Phone No.
Mailing Address	Checking Account No.	Savings Account Number	Number of Cards Requested
Name of Cardholder _____	Date of Birth _____	Tax Identification Number _____	
Name of Cardholder _____	Date of Birth _____	Tax Identification Number _____	
Name of Cardholder _____	Date of Birth _____	Tax Identification Number _____	
Name of Cardholder _____	Date of Birth _____	Tax Identification Number _____	
Name of Cardholder _____	Date of Birth _____	Tax Identification Number _____	
Name of Cardholder _____	Date of Birth _____	Tax Identification Number _____	
Name of Cardholder _____	Date of Birth _____	Tax Identification Number _____	
<b>SIGNATURES:</b> By signing below you are requesting the Business Debit Card and associated services. You agree to the terms and conditions of the Business Debit Card Agreement, including any fees and charges. You further agree that the information contained in this Application is accurate. You authorize us to verify your creditworthiness and employment history, as an individual, through any necessary means, including having a consumer credit reporting agency run a consumer credit report on you.			
Signature & Title _____	Date _____	Signature & Title _____	Date _____
Signature & Title _____	Date _____	Signature & Title _____	Date _____
<b>FOR INSTITUTION USE:</b>			
<input type="checkbox"/> Approved <input type="checkbox"/> Declined	By _____	Date _____	Separate Authorization on File <input type="checkbox"/> Yes <input type="checkbox"/> No
Additional Information _____			



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## FNB BUSINESS DEBIT CARD

### Features and Benefits...

- 24 hour, 7-day-a-week, access to your account at our convenient locations or thousands of other locations which display the STAR logo.
- Subject to bank credit approval.

- Access to over 300,000 ATMs worldwide.
- Faster and easier than writing a check and the money comes directly from your checking account.
- Widely accepted at any location which displays the VISA® sign.

### BUSINESS DEBIT CARD AGREEMENT TERMS & CONDITIONS

**Introduction.** This Business Debit Card Agreement ("Agreement") contains contract terms and other important information relating to your Business Debit Card ("Card"). These terms govern the operation of this account unless varied or supplemented in writing. This Agreement also incorporates any other terms and conditions provided separately with your account agreement as well as the terms of any disclosures you may have received. You should read this Agreement carefully and keep a copy for your records.

**Applicable Law.** This Agreement will be governed by the laws of the state in which your account is located as well as federal laws and regulations. Normal banking customs and practices also apply.

**Definitions.** Unless consistent, words and phrases used in this document shall be construed so that the singular includes the plural and the plural includes the singular. The words "we", "our", and "us" refer to the financial institution which issues the Card. The words "you" and "your" refer to the owner of the specific account for which Card transactions are permitted. The word "Cardholder" refers to any person authorized by you to use the Card.

**Business Card Purpose.** You and any Cardholder agree that this Card is for use by business owners and employees. The Card can be used for business purpose point-of-sale and Automated Teller Machine (ATM) transactions only. The Card may not be used for personal purposes. You acknowledge and understand that the Card shall not be treated as a consumer card under the provisions of state and federal law. You agree to provide written instructions to all Cardholders that the Card shall not be used for consumer purposes. We assume all transactions are for business purposes. We do not monitor transactions to determine their purpose.

**Notices.** Any notices mailed to you under this Agreement will be mailed to the address we have for you in our records. You will keep us notified of your current mailing address.

**Order of Payment.** Our policy is to post and pay Card transactions in the order they are received. We reserve the right to pay Card transactions before checks, drafts, and other items.

#### TYPES OF TRANSACTIONS

Below are the types of transactions your Card will accommodate.

**ATM Transfers.** You may access your account by ATM using your Card and code to:

- make deposits to your checking account.
- make deposits to your savings account.
- get cash withdrawals from your checking account.
  - you may withdraw no more than \$300.00 per day.
- get cash withdrawals from your savings account.
  - you may withdraw no more than \$300.00 per day.
- transfer funds from your checking account to your savings account.
- transfer funds from your savings account to your checking account.
- get information about:
  - the account balance of your checking account.
  - the account balance of your savings account.