

Customer Service:
770-227-2251



XPress Phone Banking:
770-228-9441

First National Bank

www.fnbgriffin.com

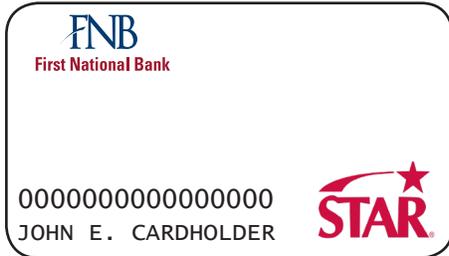
Northside - 1475 W. McIntosh Rd
Downtown - 318 S. Hill St.
Southside - 1103 Zebulon Rd.

Griffin Crossroads - 1510 W. McIntosh Rd.
Hampton - 996 Bear Creek Blvd.

Heron Bay - 3470 Ga Hwy. 155 South
Zebulon - 16000 Barnesville St.

CHECK CARD / ATM CARD APPLICATION

FNB 24 - Hour ATM Card



Features and Benefits

24 hour, 7-days-a-week, access to your account at our six convenient branch locations or thousands of other locations which display the **STAR** logo.

FNB Check Card



Features and Benefits

- Replaces your ATM Card
- 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
- Access to over 300,000 ATMs worldwide.



First National Bank Check Card / ATM Card

Date	Checking Account Number	<input type="checkbox"/> VISA CHECK CARD <input type="checkbox"/> ATM CARD <input type="checkbox"/> HSA <input type="checkbox"/> TRANSACTION REVIEW CALLS (OPT IN) _____ (INITIAL HERE)			
Last Name		First	Middle	Date of Birth	Social Security Number
Address			City	State	Zip Code
Employment		Address		Home Phone	<input type="checkbox"/> Own <input type="checkbox"/> Rent Monthly Payment \$ _____
				Cell Phone Number	Monthly Gross Income \$ _____

YOU NEED NOT FURNISH ALIMONY, CHILD SUPPORT OR MAINTENANCE INCOME INFORMATION IF YOU DO NOT WANT US TO CONSIDER IT IN EVALUATING YOUR APPLICATION. CO-APPLICANT OR SPOUSE (If applying for a joint account)

Last Name		First	Middle	Date of Birth	Social Security Number
Address			City	State	Zip Code
Employment		Address		Home Phone	<input type="checkbox"/> Own <input type="checkbox"/> Rent Monthly Payment \$ _____
				Cell Phone Number	Monthly Gross Income \$ _____

YOU NEED NOT FURNISH ALIMONY, CHILD SUPPORT OR MAINTENANCE INCOME INFORMATION IF YOU DO NOT WANT US TO CONSIDER IT IN EVALUATING YOUR APPLICATION.

Applicant's Signature _____

Date _____

Other Signature (if joint application) _____

Date _____

ELECTRONIC FUND TRANSFERS - YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

ATM Transfers- types of transfers and frequency and dollar limitations - You may access your account(s) by ATM using your ATM card and personal identification number or debit card and personal identification number, to:

- make deposits to checking account(s) with an ATM card
- make deposits to checking account(s) with a debit card
- make deposits to savings account(s) with an ATM card
- get cash withdrawals from checking/savings account(s) with an ATM card (withdraw no more than \$300.00 per day)
- get cash withdrawals from checking/savings account(s) with a debit card (withdraw no more than \$300.00 per day)
- transfer funds from savings to checking account(s) with an ATM or debit card
- transfer funds from checking to savings account(s) with an ATM or debit card
- get information about:
 - the account balance of your checking or savings accounts with an ATM or debit card with a debit card. Some of these services may not be available at all terminals.

Types of Check Card Debit Card Transactions - You may access your Checking accounts to purchase goods (in person or by phone), pay for services (in person or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and process like a credit card (where they are accepted).

Debit Card Transactions - frequency and dollar limitations and charges - Using your debit card:

- you may make no more than fifteen (15) transactions per day
- you may not exceed \$1500.00 in transactions per day in person and \$1000 per day via phone or internet.

Please also see Limitations on frequency of transfers section regarding limitations that apply to debit card transactions.

Currency Conversion. When you use your Visa® Check Card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a government-mandated rate or the wholesale market rate in effect the day before the processing date, increased by 1%.

Advisory Against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

ATM Surcharges. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used to complete the transfer (and you may be charged a fee for a balance inquiry).

FINANCIAL INSTITUTIONS LIABILITY

Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) as explained in the separate Privacy Disclosure.

UNAUTHORIZED TRANSFERS

(a) Consumer liability.

•Generally. Tell us AT ONCE if you believe your card and/or code has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days, you can lose no more than \$50 if someone used your card and/or code without your permission. (If you believe your card and/or code has been lost or stolen, and you tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your card and/or code without your permission.)

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If unforeseen circumstances (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

•Additional Limit on Liability for Visa® Check Card. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa® Check Card. This additional limit on liability does not apply to ATM transactions, to transactions using your Personal Identification Number which are not processed by VISA®, or to commercial cards.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address listed in this brochure.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

(1) Tell us your name and account number (if any).

(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days (5 business days for Visa® Check Card point-of-sale transactions and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for Visa® Check Card point-of-sale transactions and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

FIRST NATIONAL BANK OF GRIFFIN
ELECTRONIC FUNDS TRANSFER DEPARTMENT
P.O. DRAWER F GRIFFIN, GEORGIA 30224

Business Days: Monday through Friday - Excluding Federal Holidays Phone: (770) 227-2251
MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST



First National Bank