



MEMBER FDIC

**BUSINESS VISA
DEBIT CARD APPLICATION**

YES, I want a Business Debit Card
Applicant must have one of the following accounts with STIFEL BANK; Small Business Checking, Business Checking, or a Business Checking NOW account.

BUSINESS PROFILE

CHECK ONE: SOLE PROPRIETORSHIP C CORPORATION S CORPORATION GENERAL PARTNERSHIP
 LIMITED PARTNERSHIP LIMITED LIABILITY CO NON PROFIT OTHER (specify) _____

LEGAL NAME OF BUSINESS: _____ COMPANY TAX ID: _____
STREET ADDRESS OF BUSINESS (no PO Boxes): _____ CITY: _____ STATE/ZIP: _____
BUSINESS PHONE NUMBER: _____ BUSINESS FAX NUMBER: _____ EMAIL ADDRESS: _____

BUSINESS DEBIT CARD

BUSINESS ADDRESS WHERE DEBIT CARD(S) SHOULD BE MAILED (no PO Boxes): _____ # OF CARDS _____ CITY/STATE/ZIP: _____
CHECKING ACCOUNT NUMBER: _____ BUSINESS NAME TO APPEAR ON CARD: _____
CARDHOLDER NAME TO APPEAR ON 1st CARD: _____ DATE OF BIRTH: _____ CARDHOLDER SSN: _____ CARDHOLDER PHONE NO: _____
CARDHOLDER NAME TO APPEAR ON 2nd CARD: _____ DATE OF BIRTH: _____ CARDHOLDER SSN: _____ CARDHOLDER PHONE NO: _____
CARDHOLDER NAME TO APPEAR ON 3rd CARD: _____ DATE OF BIRTH: _____ CARDHOLDER SSN: _____ CARDHOLDER PHONE NO: _____
CARDHOLDER NAME TO APPEAR ON 4th CARD: _____ DATE OF BIRTH: _____ CARDHOLDER SSN: _____ CARDHOLDER PHONE NO: _____

POS AND ATM LIMITS ON DEBIT CARDS

CARDHOLDER #1:	POS LIMIT:	ATM LIMIT:	POS / ATM: 500/500
CARDHOLDER #2:	POS LIMIT:	ATM LIMIT:	OTHER (specify): _____ (Not to exceed \$2000.00)
CARDHOLDER #3:	POS LIMIT:	ATM LIMIT:	
CARDHOLDER #4:	POS LIMIT:	ATM LIMIT:	

SIGNATURE INFORMATION

By signing below, you are requesting STIFEL BANK, to issue to the cardholders listed above VISA Business Debit Card(s). You agree to the terms and conditions of the agreement, including any fees and charges that can be amended from time to time. As the account owner(s) you fully understand that the Cardholder(s) will have access to your Business checking account. You will be responsible for any liability caused from negligence by the cardholder, if the cardholder is terminated from your Company, you are responsible for retrieving the card and notifying the Bank of the termination.

PLEASE PRINT NAME _____ SIGNATURE _____ DATE _____
PLEASE PRINT NAME _____ SIGNATURE _____ DATE _____
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FOR BANK USE ONLY

APPROVED DECLINED BANK EMPLOYEE NAME: _____ ADDITIONAL INFORMATION: _____ DATE _____

STIFEL BANK
VISA BUSINESS DEBIT CARD

This agreement is the contract for your VISA Business Debit Card. Please read and keep for your records. By signing, using or authorizing the use of your Card, you will have accepted the Card, agreed to the terms of the Agreement, and acknowledged receipt of said Disclosures.

1. In this Agreement the words "you" and "your" mean those persons who have signed a deposit agreement for a checking account ("Account") with Stifel Bank ("Bank") and have issued a VISA Business Debit Card(s) ("Card") in connection with the Account. You agree this agreement supplements and becomes a part of your said deposit agreement with the Bank. By receiving and retaining, using or authorizing others to use the Card, you agree to be bound by the following terms and conditions governing the use of the Card.
2. After you have signed the Card, you may use it to obtain goods and/or services from businesses displaying the VISA sign or otherwise authorized to honor VISA, to obtain cash from any financial institution using their automated teller machines ("ATM") or other electronic point-of-sale ("POS") transactions, in which all such transactions shall be posted directly to your Account.
3. Each time you use the Card to purchase goods or services from your Account, you authorize the Bank to debit or credit your Account in the same way other transactions for your Account are handled.
4. If using your Card overdraws your Account, you must immediately pay the Bank for the amount of the overdraft, plus any applicable fees. Should you decide to terminate your Account or the services provided by the Card; the Account will remain open until all cards issued on the Account are returned. Should you wish to change or delete an owner or authorized signor on the Account, the Card issued to that individual must be returned prior to the change or deletion. In either case you agree to pay the entire amount due the Bank or paid out of the Account by reason of any use of the Card.
5. Unless the law provides otherwise, you waive and release the Bank from all defenses, rights and claims that you have or may have against any third party arising from or relating to any use of the Card.
6. In consideration for using the Card, you waive the right to stop payment on a draft or item originated by the use of the Card. You also waive any right to receive automatically with your periodic Account statements a copy or facsimile of any draft or item originated by use of the Card. You have the right to inspect a copy of any such draft or item upon your prompt request and compliance with reasonable procedures set by the Bank.
7. As a security measure, when using the Card at an ATM, the Bank will limit the amount, which may be withdrawn from your account over certain periods of time. The use of the Card may be otherwise limited by the Bank's discretion. The privilege of using the Card in no way constitutes an absolute right to withdraw all funds from your Account through the use of the Card.
8. The Bank may refuse to issue a Card or may revoke your Card privileges with or without cause or notice. Other than any required by federal or state law. The Card at all times remains the property of the Bank and may be repossessed by the Bank at any time. Upon cancellation of your Card privileges, the Card must be surrendered by you to the Bank or its authorized agent upon demand or upon knowledge of cancellation. You agree not to use or attempt to use an expired, revoked or otherwise invalid Card. If the Card is used other than as permitted by this Agreement, the Bank may, at its option and without waiving any rights, recognize the transactions and debit or credit your Account accordingly. The cancellation of Card privileges, by you or the Bank, will not affect other rights and privileges under your deposit agreement for the Account.
9. **If your card is lost or stolen, you agree to immediately notify the Bank by calling (314)721-8003 or toll free 1-866-303-8003, Monday through Friday, 8:00 a.m. – 5:30 p.m.** After telephoning you will confirm this in writing within 48 hours to: **STIFEL BANK, Attn: Account Services, 8000 Maryland Ave., Clayton, MO 63105.** You also agree to cooperate completely with the Bank in its attempts to recover from any unauthorized Card users and to assist in their prosecution.
10. The Bank has no liability or responsibility if, for any reason, the Card is not honored at any establishment.
11. You agree to inspect any periodic statements of the Account reflecting transactions originated by the Card and to notify the Bank immediately of any erroneous, improper or unauthorized entry to the Account.
12. You agree not to disclose to anyone the confidential Personal Identification Number furnished by the Bank to be used in POS and ATM transactions with the Card.
13. Except for telephone orders, POS and ATM use, you agree to sign a draft or other applicable item for any transaction involving the Card.
14. The provisions of any agreement between you and the Bank for your Account, or any type of overdraft protection plans are included herein by reference except where they conflict or are inconsistent with this Agreement. In that case, this Agreement governs as far as the use of the Card is concerned. The term "draft" used herein means the paper document used when the transaction is originated by the Card. It also means any transaction created electronically by use of POS or ATM terminal. The meaning of the term "check" as used in your Account deposit agreement includes "draft" for the purpose of this Agreement.
15. The Bank may modify or amend this Agreement, in whole or in part, at any time upon proper notice to you.
16. If you should authorize another person to use your Card and entrust a Card to him or her, you agree that such authorization shall continue in effect for as long as that person has possession of the Card. That you will be liable for all transactions to the Account arising from use of the Card by such person during that time; and, that no revocation of such authority by you will be effective or binding on the Bank until you recover possession of the Card to the Bank's satisfaction as outlined in the VISA Liability Waiver Program.
17. If your Account is owned by more than one person, partner or member, each of you is subject to this Agreement and both are individually and jointly responsible for any obligations arising from the use of the Card. Any notice given by the Bank shall be deemed given to you if mailed in writing to any one person bound by this Agreement at the last address for the Account furnished in writing to the Bank.
18. If the Bank takes legal proceedings against you because of a default in the terms of this Agreement, you must pay reasonable attorney's fees and other costs of the proceedings. Your responsibility for the fees and costs shall not exceed the maximum allowed by law.
19. All matters, whether sounding in contract or tort, relating to the validity, construction, interpretation or enforcement of this Agreement shall, unless governed federal law, be determined by the laws of the State of Missouri, whether you are now or later become a resident of another state.
20. You authorize the Bank to make or have made any credit, employment and investigative inquiries, as the Bank deems appropriate in connection with the issuance and use of your Card. The Bank can furnish information concerning your Account or credit file to consumer reporting agencies and others who may properly receive that information.
21. The Bank can delay enforcing its rights under this Agreement without losing them.
22. Foreign Exchange/Currency conversion; a currency conversion fee will be assessed on International transactions where VISA/PLUS has performed a currency conversion function. This fee will be based on a rate selected VISA/PLUS from the range of rates available in wholesale currency markets for the applicable processing date, which may vary from the rate VISA/PLUS itself receives, or the government mandated rate in effect for the applicable central processing date. You agree to accept the converted amount in US dollars.