The following are not considered to be unauthorized transactions:

- A cardholder or person authorized by a cardholder; or
- A person with an interest in, or authority over, the Account; or
- A person with apparent authority for the use and from which neither the Company nor any other person has derived any benefit.

If you notify us about the unauthorized transaction based transactions).

- Without limiting any other provision of this Agreement, unless the Company instructs the Bank to cancel all Cards and the Bank has had a reasonable opportunity to cancel all Cards. The Bank may from time to time reasonably require cancellation of a credit card for any reason.

- Reasonable Opportunity to Cancel Cards

- The Bank will not be liable for special, consequential or punitive damages, whether

- In order to verify the existence and condition of your Account for a third party, the Bank reserves the right or the option to obtain personal information from you and/or any third party, in writing and/or orally, and to verify the accuracy of the information furnished by you in order to establish or verify your identity.

- Change in Terms

- Unless you are notified otherwise, the Company or the Bank may change the terms and conditions of this Agreement, the Business Deposit Account Agreement and Disclosures, or any other agreement to which you or the Cardholder is a party, at any time, without prior notice or approval by the Cardholder.

- All refreshments, modifications, or amendments to the Agreement, the Business Deposit Account Agreement and Disclosures, or the “Notice” or “Notice to the Bank” as referred to herein, shall be deemed as your continuing consent to the terms and conditions stated herein and as such terms may be amended from time to time.
Card and Electronic Funds Transfer (EFT) transactions initiated through the

Each Card will be issued in the Company’s name and that of the person

The Armed Forces Financial Network

Tri Counties Bank/Network ATMs.

Visa, and

Maestro, Cirrus,

risk of loss or other problems that may result from wireless transmission or loss of the

electronic transmission of personal information through third party connections.

We do not charge you any additional fees for adding your Card to a Virtual Wallet

The Virtual Wallet may not be accepted at all the places or merchants

registered, the Virtual Wallet allows you to store virtual representations of credit and

with any other person, they may be able to use your mobile device or computer and

We reserve the right to change the Services, including daily dollar limitations,

The Bank reserves the right to change the Services, including daily dollar limitations,

over the Counter Cash Advance:

Over-the-Counter Cash Advance:

Accounts.

For all Card purchase transactions,

For more information, please see the Business Overdraft Privilege disclosure.

For current information related to the dollar amounts of these fees, please refer to the

the transaction amount. The Bank is permitted to place an Authorization Hold on

We reserve the right to impose dollar, volume, activity,

The Bank reserves the right to modify its fees in connection with the services

Generally, we do not

to prevent an unauthorized person from using it. Please notify us promptly if your

“Electronic Card Information” and use that Electronic Card Information to make

communications device that allows you to electronically store or electronically

authorization, the Bank reserves the right to change the Services, including daily dollar limitations,

The Bank agrees to pay all applicable non-sufficient funds fees.

Company agrees to pay all applicable non-sufficient funds fees.

You agree that we will not.

secured your obligation(s) pursuant to this Agreement (e.g., for overdrafts and fees).

the transaction is disbursement to the account holder is prohibited.

The Bank may be required to disburse funds to the account holder.

Surcharge or convenience fee for each transaction at an ATM other than

to the Bank as follows:

Other than Tri Counties Bank/Network

TRM

For all Card purchase transactions, the Bank reserves the right to collect

For foreign transactions, you should check with your bank or service provider

If you make Card transactions

For all Card purchase transactions, the Bank reserves the right to collect


We are not the provider of the Virtual Wallet and we are not responsible for

You are responsible for keeping your Virtual Wallet login and credentials private.

You have a right to request that the Bank not use your data for marketing purposes.

Company agrees to pay all applicable non-sufficient funds fees.

unauthorized or paid in excess of the available balance, the Bank may discontinue that

You are responsible for keeping your Virtual Wallet login and credentials private.

Your mobile card may charge you more money and include additional fees.

You agree that we will not.

someone involved in the transaction, such as a merchant, or the amount debited from the

You have a right to request that the Bank not use your data for marketing purposes.

Account statement.

You agree not to add any funds or other value to your virtual wallet card

The Bank is permitted to place an Authorization Hold on

You should check with your bank or service provider for any applicable fees.

In addition to those limitations on transfers elsewhere described, if any,

In addition to those limitations on transfers elsewhere described, if any,

Company agrees to pay all applicable non-sufficient funds fees.

You agree not to add any funds or other value to your virtual wallet card

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