

**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. Provisional credit for losses from unauthorized card use is provided within 5 business days of notification of the loss.

**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 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.
- (4) 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 (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 except for Visa processing (refer to *Additional Limit on Liability for Visa® Check Card*), we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is error, so that you will have the use of 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. More detailed information is available on request

**LOST AND STOLEN CARDS**

If a Card is lost or stolen, you or the Cardholder must notify us immediately either orally or in writing. You may call or write to us at any of the following:

- a.) Contact us at 415-543-3377 during Business Hours.
- b.) Contact 1-800-554-8969 after Business Hours.
- c.) Mail to: 88 Kearny St. Suite#1750, San Francisco, CA 94108.

**HOW TO PROTECT YOUR DEBIT CARD**

- Avoid scratching the magnetic strip.
- Make sure to sign the signature panel on the reverse of your card as soon as you receive it.
- Try and memorize the PIN instead of noting it down somewhere.
- Don't lend your card to anyone. Be well aware of who has access to your cards. If your debit card is borrowed by a family member (spouse, child, parent), with or without your knowledge, you are responsible for their purchase/cash withdrawal.
- Never disclose the card number unnecessarily.
- Never leave your card unattended at a shop or restaurant. Preferably ensure that the card is always swiped on the POS machine in your presence.
- Make sure the card returned to you at the merchant establishment is yours.
- Never sign an incomplete/incorrect sales slip. Make sure it is totaled.
- Always keep a copy of the bill and the payment charge-slip and ATM receipts for cash withdrawals.

**NOTICE OF ATM USER PRECAUTIONS**

For your safety, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. The following suggestions may be helpful.

1. Prevent others from seeing you enter your PIN by using your body to shield their view.
2. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
3. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset.
4. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.

# Personal Debit Card



Web: www.tpnb.com  
E-mail: info@tpnb.com

## Branch Locations

Business Days: Monday through Friday  
Excluding Federal Holidays

### SF Branch

88 Kearny St. Suite #1750, San Francisco, CA 94108  
Phone: (415) 543-3377 Fax: (415)543-7275  
Mon-Fri: 9:00A.M - 5:00P.M

### Millbrae Branch

979 Broadway St. Suite #112, Millbrae, CA 94030  
Phone: (650) 697-8855 Fax: (650) 692-3454  
Mon-Fri: 9:00A.M – 5:00P.M

### Alameda Branch

1442 Webster Street. Alameda, CA 94501  
Phone: (510) 769-1000 Fax (510)769-1180  
Mon-Fri: 9:00A.M. – 5:00P.M.



## PERSONAL DEBIT CARD APPLICATION

By my signature below, I am requesting a Trans Pacific National Bank, Debit Card. I understand that my Debit Card will allow access to my bank accounts listed below. I understand to memorize my Personal Identification Number (PIN) and not to write the (PIN) where it can be stolen or lost with my Debit Card I have received a copy of the liability disclosure concerning the use of my Debit Card. The bank may obtain a current credit report upon receipt of this application. I agree to abide by the regulation terms and conditions established by Trans Pacific National Bank, as related to the use of the Debit Card. To the extent that if the Application Form differs from the Deposit Agreement & Disclosure, the Application Form controls.

<b>Name of Applicant</b>		<b>Social Security No.</b>
<b>Address</b>		
<b>City</b>	<b>State</b>	<b>Zip</b>
<b>Home Phone</b>		<b>Work Phone</b>
<b>Checking Account Number</b>		
<b>Savings Account Number</b>		
<b>Signature of Applicant</b>		<b>Date</b>



## DEBIT CARD CO-APPLICATION

By my signature below, I am requesting a Trans Pacific National Bank, Debit Card. I understand that my Debit Card will allow access to my bank accounts listed below. I understand to memorize my Personal Identification Number (PIN) and not to write the (PIN) where it can be stolen or lost with my Debit Card I have received a copy of the liability disclosure concerning the use of my Debit Card. The bank may obtain a current credit report upon receipt of this application. I agree to abide by the regulation terms and conditions established by Trans Pacific National Bank, as related to the use of the Debit Card. To the extent that if the Application Form differs from the Deposit Agreement & Disclosure, the Application Form controls.

Name of Co- Applicant	Social Security No.
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Address
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City	State	Zip
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Home Phone	Work Phone
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Checking Account Number
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Savings Account Number
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Signature of CO-Applicant	Date
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Trans Pacific National Bank, Debit Card offers additional services that give you greater versatility for managing your financial needs. You may use your Debit Card to pay for goods and services at any merchant where VISA is accepted. The purchase is deducted from your checking account. Also, this card can be used as an ATM card. The following is a disclosure statement made in compliance with certain disclosure requirements imposed on financial institutions by the Electronic Funds Transfer Act and Regulation E of the Federal Reserve Board which apply to consumer only.

### PERSONAL IDENTIFICATION NUMBER (PIN)

Upon receipt of your card and personal Identification number (PIN), you are required to sign your name on the signature panel on the back of the card. You are responsible for the proper control in your use of the card and PIN. We must be notified immediately if you believe your card has been lost or stolen or if a transfer of funds has been made without your permission. For your protection you should keep your PIN secret and not write it on the card or keep it any place where it may be found with the card.

### LIMITATIONS OF TRANSACTIONS

For security reasons, there are limitations on the dollar amounts of transactions. Cash withdrawals at an ATM machine are limited to \$200 per day. Retail purchases, including point-of-sale transactions where you utilize your PIN, are limited to \$350, where using signature authorizations are limited to \$500 outstanding at any time.

### TYPES OF TRANSACTIONS

You may use your Debit Card at automated teller machine (ATM) and VISA merchants throughout the country. However, some of these functions may not be available at all terminals.

- ATM cash withdrawals with card and PIN
- ATM transfer of funds between checking and savings
- ATM obtain account balance
- Retail purchase at VISA merchants

### FOREIGN TRANSACTIONS & FEES

Purchase made in foreign countries and foreign currencies will be billed to you in U.S. dollars. The day the charge actually posts may be later than the day on which you made the purchase, depending on how promptly each merchant handles their Visa transactions. The conversion rate to dollars will be made in accordance with the operating regulations for international transactions established by Visa. In addition, the bank will assess a \$5 fee for ATM cash withdrawals made outside of the United States and an International Service Assessment ("ISA") fee of 3% of the U.S. dollar will be applied to each international transaction whether originally made in U.S. dollars or converted from a foreign currency. We may block international transactions.

### DOCUMENTATION

When you complete an ATM transaction, you will receive the following information on a receipt-amount of money withdrawn, date of transaction, type of transaction, identity of the account, location of terminal, transaction number and card number. You have a right to get a receipt at the time you have a transactions in a retail establishment. You will get a monthly account statement for your checking account. You will get a monthly statement for your savings account, when there are Debit Card transactions in a particular month. Your monthly account statement will indicate your Debit Card transactions, as well as any fees incurred as a result of using your Debit Card.

### DISCLOSURE OF CHARGES

A \$8.00 fee may apply on card reissued due to negligence on the part of the cardholder. In general, a card transaction is treated the same as any other withdrawal or deposit, unless otherwise stated in the account description. For other charges related to your specific account, please refer to the Bank's current Schedules of Fees and Charges. The Bank reserves the right to make future changes in checking account and/or Debit Card service charges

### ACCOUNT INFORMATION DISCLOSURE

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

- To complete transfers as necessary
- To verify the existence and condition of your account for a third party, such as credit bureau or a merchant

- To comply with government agencies or court orders
- To anyone using your Debit Card and personal Identification Number (PIN)
- To anyone who has your written permission

### BANK'S LIABILITY

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

- If through no fault of ours, you do not have enough money in your account to make the transfer
- If the ATM where you are making a withdrawal or transfer does not have enough cash
- If you used the wrong PIN, or you used an ATM/POS (point-of-sale) in an incorrect manner
- If circumstances beyond our control (such as fire or flood) prevent the transfer
- If the money in your account is subject to legal process or other encumbrance
- If your card has been revoked due to excessive insufficient fund transactions, notice from you of suspected fraud, or other such circumstances
- There may be other exceptions stated in our agreement with you. The bank may be liable for damage where it failed to properly credit deposits, subject to the normal policies and procedures of the bank; and where the bank failed to stop-payment of an item, subject to the normal policies and procedures of the bank. However, under no circumstances shall the bank be liable for damages where the error or failure is beyond our control and the bank exercised due care, according to industry standards, or where there was a technical or mechanical malfunction.

### CARDHOLDER'S LIABILITY

An immediate phone call is the best way to reduce any possible losses. You could lose all the money in your account plus your maximum overdraft line of credit, (if you have one). Your liability is limited to no more than \$50.00 if you report the theft of your card or PIN within two (2) business days. If you do NOT notify the bank within two (2) business days, your liability could be as much as \$500.00. Also, contact the bank immediately if your checking account statement lists transactions that you did not make. If you do not notify the bank in writing within sixty (60) days after the statement mailing date, you may not be reimbursed for the unauthorized withdrawals.