



Application for MasterMoney Business Debit Card

Please complete the following application, print, sign and mail to us at:

Customer Service
Marlborough Savings Bank
166 Main Street
Marlborough, MA 01752

If you have any questions, please call us at 508-481-8300 8:30 a.m. - 5:00 p.m. Monday through Friday and 9:00 to noon on Saturdays. Thank you for choosing Marlborough Savings Bank. We look forward to serving all of your financial needs.

BUSINESS

INFORMATION

Type of Business

Legal Name of Business (hereinafter "Applicant", "You" or Individual's name if Sole Proprietor)

Business Address City State Zip

Main Phone Number Tax ID Number E-mail Address

Person Authorized to Execute Application & Title Phone Number

Trade Name (d/b/a if applicable)

Business Name to Appear on Card

Please indicate what account(s) you wish to have accessible via your Business Debit Card.

Checking Account # Money Market Account # Advantage Savings Account #
OR

Number of Cards Requested (for security purposes)

Names of Cardholders:

Name Title Dollar Limit \$
Name Title Dollar Limit \$
Name Title Dollar Limit \$
Name Title Dollar Limit \$

Signatures: By signing below, the undersigned request(s) the described services and agrees to the terms and conditions governing the services, including any fees and charges. The undersigned agree(s) that all information is accurate and authorizes the financial institution to verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

Signature & Title	Date	Signature & Title	Date
Signature & Title	Date	Signature & Title	Date
Signature & Title	Date	Signature & Title	Date
Signature & Title	Date	Signature & Title	Date

**Business Debt 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 deposit 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 inconsistent 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(s) of the specific account for which card transactions are permitted. The word "Cardholder" refers to any person authorized by you to use this 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.

Account Requirement, Payment Responsibility, Transferability, Enforceability: The services described in this Agreement will be available to you only as long as you maintain a business checking or savings account with us. You are liable for the payment of Card transactions authorized by you or your agent or any Cardholder or their agent. This account may not be transferred or assigned without written consent. If any terms of this Agreement cannot be legally enforced, it will be considered changed to the extent necessary to comply with applicable laws. If any part of this Agreement becomes unenforceable, it will not make any other part unenforceable.

How to Use the Business Card, Security Procedure: The Card allows Cardholders to directly access the business checking and/or savings account specified in your Card Application. We will issue Cards and codes to you at your request. Each Card will identify your business as well as each Cardholder. Each Cardholder must sign their Card before it may be used. As a security procedure, you agree to require both a Card and a code to be used together to obtain cash at designated ATMs. You may use your Card to purchase goods or pay for services without a code. Once a Card has been issued it cannot be transferred to another person. You agree to immediately notify us when you terminate a Cardholder's rights and to promptly return the Card to us.

Termination and Amendments:

- We may terminate this Agreement by written notice to you.
- You may terminate this Agreement by written notice to us.

We may make amendments to this Agreement in the same method as provided in the terms and conditions provided in your account agreement. Use of your Card after receipt of notice of amendment constitutes your acceptance of the change.

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 and other items.

I acknowledge that I have received a disclosure for Business Debit Card Agreement Terms & Conditions.

Business Owner (please print)	Business Name	Signature	Date
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Member FDIC/Member DIF Equal Opportunity Lender

Internal Use Only Mktg 021 11-06	Date Received: _____	Approved (Y/N): _____	Processed by: _____
	Additional Information: _____		