



NORTHERN

INTERSTATE BANK

VISIT US AT WWW.BANKNIB.COM

Norway Office

PO Box 218
501 W. US Highway 2, Norway, MI
(906) 563-9233

Lobby Hours:
Monday-Friday 8:30am-4:30pm
DriveThru:
Monday-Friday 8:00am-5:00pm
Saturday 8:00am-12:00pm
24 Hour ATM Access

Crystal Falls Office

125 Superior Ave., Crystal Falls, MI
(906) 875-4505

Lobby Hours:
Monday-Friday 9:00am-4:30pm
Drive Thru:
Monday-Friday 8:30am-4:30pm
Saturday 8:30am-12:00pm
24 Hour ATM Access

Iron Mountain Office

1917 N Stephenson Ave., Iron Mountain, MI
(906) 779-0455

Lobby Hours:
Monday-Friday 9:00am-4:30pm
Drive Thru:
Monday-Friday 8:30am-5:00pm
Saturday 9:00am-12:00pm
24 Hour ATM Access

Pat's Foods

ATM Access Available During Store Hours



Equal Housing
Lender

Member FDIC

North Dickinson Office

N10151 State Highway M95, Sagola, MI
(906)542-3251

Lobby Hours:
Monday- Friday 9:00am-4:00pm
Drive Thru:
Monday - Friday 8:00am-4:00pm

Powers Office

W3879 US Hwy 2 & 41 Powers, Michigan
(906) 497-4444

Lobby & Drive Thru Hours:
9:00am-4:30pm
Saturday (Drive Thu Only) 9:00am-12:00pm
24 Hour ATM Access

Crystal Falls Supermarket

1363 W. US Hwy 2, Crystal Falls, MI
ATM Access Available During Store Hours



SET TRANSACTION ALERTS,
REPORT LOST/STOLEN CARDS,
ENABLE/DISABLE CARDS,
SUBMIT TRAVEL NOTICES,
REQUEST LIMIT CHANGES,
ORDER & ACTIVATE NEW
CARDS!

LOG IN TO ONLINE BANKING
SERVICES > CARD MANAGEMENT



NORTHERN

INTERSTATE BANK

APPLICATION



ENJOY THE
CONVENIENCE...



SHAZAM®

Convenience Away From Home

The SHAZAM ATM MasterCard from Northern Interstate Bank, N.A. offers access to ATMs across the country. When traveling, use your Card at thousands of ATMs displaying the MasterCard® or SHAZAM® symbol. For more information about using other networks outside your area, just ask a customer service representative.

Easy Access

Easy access to your accounts is simple. Upon approval, you will receive your SHAZAM® ATM Card in the mail within two weeks. Instructions to activate and PIN your card will be included in the card mailer. To use an ATM, insert your card, enter your PIN, and follow the step-by-step instructions displayed on the screen.

Apply Today

Make it easy and convenient with your Mastercard® ATM Card today. Just complete and return this application to any of our locations either by mail or in person.

MasterCard® ATM Card APPLICATION

FULL NAME (FIRST, MIDDLE INITIAL, LAST)

SOCIAL SECURITY NUMBER

ADDRESS

CITY

ST

ZIP CODE

() -

() -

() -

HOME PHONE

CELL PHONE

WORK PHONE

BIRTHDATE (MO/YEAR)

EMAIL ADDRESS

JOINT APPLICANT FULL NAME (FIRST, MIDDLE INITIAL, LAST)

SOCIAL SECURITY NUMBER

ADDRESS

CITY

ST

ZIP CODE

() -

() -

() -

HOME PHONE

CELL PHONE

WORK PHONE

I would like to access the following account(s) with my/our **MasterCard ATM Card(s)***:

Savings Account Number

Savings Account Number

Instructions to activate and PIN your card will be included in the card mailer.

By signing below, the undersigned request(s) the described service(s) and agrees to the terms and conditions governing the service(s), including any fees and charges. The undersigned agree(s) that all information is accurate and authorize(s) the Northern Interstate Bank, N.A. to verify credit by any necessary means, including preparation of a consumer report by a consumer reporting agency. The undersigned acknowledges receipt of and agrees to the terms and conditions of the disclosure associated with debit card, including the Electronic Funds Transfer Act as provided by Northern Interstate Bank, N.A.

Applicant Signature _____ Date _____

Joint Applicant Signature* _____ Date _____

*Joint Applicant signature required for joint accounts.

Application is subject to financial institution approval. Daily limits are determined by the financial institution. The financial institution reserves the right to restrict and/or revoke a previously approved active card at any time without prior notification.

FOR INSTITUTION USE ONLY

Daily Limit: ATM \$ _____

Received (initials) _____ Approval (initials) _____

EFT Service Agreement (check one) Given to Cardholder

Mailed to Cardholder

Order Processed (initials) _____ Date _____

**ELECTRONIC FUND TRANSFERS
YOUR RIGHTS AND RESPONSIBILITIES**

The Electronic Fund Transfers we are capable of handling for consumers are indicated below, some of which may not apply to your account. Some of these may not be available at all terminals. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should keep this notice for future reference.

TYPES OF TRANSFERS, FREQUENCY AND DOLLAR LIMITATIONS

- (a) **Prearranged Transfers.**
 - Preauthorized credits. You may make arrangements for certain direct deposits to be accepted into your
 - checking and/or savings account(s).
 - Preauthorized payments. You may make arrangements to pay certain recurring bills from your
 - checking and/or savings account(s).

1 _____

- 1 (b) **Telephone Transfers.** You may access your account(s) by telephone at _____ using a touch tone phone, your account numbers, and _____ to:

- 1 Transfer funds from checking to savings
- 1 Transfer funds from savings to checking
- 1 Transfer funds from _____ to _____
- 1 Transfer funds from _____ to _____
- 1 Make payments from checking to loan accounts with us
- 1 Make payments from _____ to _____
- 1 Make payments from _____ to _____
- 1 Get checking account(s) information
- 1 Get savings account(s) information
- 1 _____
- 1 _____

- (c) **ATM Transfers.** You may access your account(s) by ATM using your card _____ and personal identification number to:

- Make deposits to checking accounts
- Make deposits to savings accounts
- Get cash withdrawals from checking accounts you may withdraw no more than \$300.00 per day
- Get cash withdrawals from savings accounts you may withdraw no more than \$300.00 per day
- Transfer funds from savings to checking
- Transfer funds from checking to savings
- 1 Transfer funds from _____ to _____
- 1 Make payments from checking account to _____
- 1 Make payments from _____ to _____

- Get checking account(s) information
- Get savings account(s) information
- 1 _____
- 1 _____

- (d) **Point-Of-Sale Transactions.**

Using your card:

- You may access your checking account
 - 1 _____ account(s) to purchase goods (in person, by phone, by computer), pay for services (in person, by phone, by computer), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.
- 1 You may not exceed more than \$ _____ in transactions per _____.
- 1 _____
- 1 _____

- (e) **Computer Transfers.** You may access your account(s) by computer by visiting banknib.com _____

_____ and using your login credentials _____ to:

- Transfer funds from checking to savings
- Transfer funds from savings to checking
- 1 Transfer funds from _____ to _____
- 1 Transfer funds from _____ to _____
- Make payments from checking to loan accounts with us
- 1 Make payments from _____ to _____
- 1 Make payments from _____ to _____
- Get checking account(s) information
- Get savings account(s) information
- 1 _____
- 1 _____

- (f) **Mobile Banking Transfers.** You may access your account(s) by web-enabled cell phone by downloading our EZBanking App _____ and using your login credentials _____

_____ to:

- Transfer funds from checking to savings
- Transfer funds from savings to checking
- 1 Transfer funds from _____ to _____
- 1 Transfer funds from _____ to _____
- Make payments from checking to loan accounts with us
- 1 Make payments from _____ to _____
- 1 Make payments from _____ to _____
- Get checking account(s) information
- Get savings account(s) information
- 1 _____
- 1 _____
- 1 _____
- 1 _____
- 1 _____
- 1 _____
- 1 _____
- 1 _____
- 1 _____

You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

(g) Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and financial institution information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

Electronic check conversion. You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills. You may:

- 1 Not exceed more than _____ payments by electronic check per _____.
- 1 Make payments by electronic check from _____ per _____.

Electronic returned check charge. You may authorize a merchant or other payee to initiate an electronic fund transfer to collect a charge in the event a check is returned for insufficient funds. You may:

- 1 Make no more than _____ payments per _____ for electronic payment of charges for checks returned for insufficient funds.
- 1 Make electronic payment of charges for checks returned for insufficient funds from _____ per _____.

A merchant may convert your check in payment for merchandise or services into an electronic funds transfer from your account.

GENERAL LIMITATIONS

In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

(a) Frequency Of Transfers

Transfers or withdrawals from a savings account to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party, are limited to 6 per statement cycle. If you exceed the transfer limitations set forth above, your account shall be subject to closure.

- 1 _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____

(b) Minimum Account Balance

1 You must maintain a minimum account balance of _____ in your _____

as a condition of using an access device (card and/or identification code) to accomplish a transfer.

1 We do not require you to maintain a minimum balance in any account as a condition of using an access device (card or code) to accomplish a transfer.

(c) Optional Cash Limitation

1 You have the option to limit the amount of cash that can be withdrawn by your _____ card and/or code to \$50 per day or some other amount acceptable to us.

(d) Additional Limitations

You may not use your card or code to facilitate internet gambling transactions.

1 You may not use your card outside of the US. All foreign transactions are blocked unless you request a temporary 'unblock' for travel or a specific transaction.

FEES

1 We charge _____ each _____ to our customers whose accounts are set up to use _____.

1 We charge _____ each _____ but only if the _____ balance in the _____ falls below _____ during the _____.

You will be charged \$10.00 per card for the issuance of replacement access cards.

You will be charged \$1.00 for each transfer that you make using an ATM not owned by us.

Except as indicated above, we do not charge for Electronic Fund Transfers.

ATM Operator/Network Fees: When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

DOCUMENTATION

(a) Terminal Transfers. You can get a receipt at the time you make a transfer to or from your account using a(n)

- automated teller machine
- point-of-sale terminal.

You may not get a receipt if the amount of the transfer is \$15 or less.

(b) Preauthorized Credits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at the telephone number listed below to find out whether or not the deposit has been made.

(c) In addition,

You will get a monthly account statement from us, unless there are no transfers in a particular month. In any case you will get a statement at least quarterly.

1 You will get a quarterly statement from us on your savings account if the only possible electronic transfer to or from the account is a preauthorized credit.

If you bring your passbook to us, we will record any electronic deposits that were made to your account since the last time you brought in your passbook.

You will not receive a periodic statement if your account is a passbook account.

PREAUTHORIZED PAYMENTS

(a) Right to stop payment and procedure for doing so. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how:

Call or write us at the telephone number or address listed in this disclosure, in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

We charge 30.00 for each stop payment.

(b) Notice of varying amounts. If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

(c) Liability for failure to stop payment of preauthorized transfer. If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S LIABILITY

(a) 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:

- } If, through no fault of ours, you do not have enough money in your account to make the transfer.
- } If the transfer would go over the credit limit on your overdraft line.
- } If the automated teller machine where you are making the transfer does not have enough cash.
- } If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- } If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- } 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) if you give us written permission.
1 as explained in the separate Privacy Disclosure.
1 _____

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed at the end of this disclosure. You should also call the number or write to the address listed at the end of this disclosure if you believe a transfer has been made using the information from your check without your permission.

REGULATORY AUTHORITY

If you believe that any provision of the Michigan Electronic Funds Transfer Act has been violated you should notify:

Office of the Comptroller of Currency
Customer Assistance Group
1301 McKinney Street, Suite 3450
Houston, TX 77010-9050

UNAUTHORIZED TRANSFERS

(a) Consumer Liability.

} Generally. Tell us at once if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission. Also, 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, including those made by card, code or other means, 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 a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed below, 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 if involving a Visa, point-of-sale transaction processed by Visa or 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 if involving a Visa point-of-sale transaction processed by Visa or 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. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer.

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.

1 **Visa, Debit Card**

} Additional Limits on Liability for _____
_____. Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by Visa. Visa is a registered trademark of Visa International Service Association.

1 **Mastercard, Debit Card**

} Additional Limits on Liability for Mastercard branded card transactions. You will not be liable for any unauthorized transactions using your Mastercard debit card if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

1 _____

By signing below customer acknowledges receipt of pages 1, 2, 3, 4 and 5 of this notice:

Signed _____

Dated _____

INSTITUTION (name, address, telephone number, business days)

NORTHERN INTERSTATE BANK, N.A.

Phone: (906) 563-9233

Business Days: For the purpose of these disclosures, our business days are Monday, Tuesday, Wednesday, Thursday, and Friday. Federal Holidays are not included.

FEES: If your account is in overdraft status, your card will be restricted. This means that you will be unable to use your card until your account is positive and you call to reactivate your card. We reserve the right to refuse activation. A \$10.00 reactivation fee will be assessed.

ADDITIONAL INFORMATION:

CONSUMER'S LIABILITY (continued)

LIMITATION OF LIABILITY: This rule does not apply to a transaction conducted with a card that is a) issued to an entity other than a natural person; b) issues for a commercial purchase; provided the rule shall apply to a transaction conducted with a card for a 'Small Business' program as described on <http://www.mastercardbusiness.com> (under 'Small Business', select the 'Products' tab); c) issued and/or sold to a person until such time as that person's identity is registered by or on behalf of us in connection with such issuance and/or sale, which registration may include customer identification program requirements.

FOREIGN TRANSACTIONS

FEES: If you use your card in a foreign country and/or make a purchase in a foreign currency, you will be charged a currency conversion fee of 1% of the transaction amount.

EXCHANGE RATE FOR FOREIGN TRANSFERS: If a transfer takes place outside of the US and is in a foreign currency, Mastercard will convert the transfer into US dollars by using their own currency conversion procedures. The exchange rate will be determined in one of two ways: 1) the exchange rate will be selected from the range of rates available in wholesale currency markets for the central processing date (which may be different from the rate received by Mastercard), or 2) the exchange rate will be a government mandated rate in effect for the applicable central processing date, plus any adjustment determined by the card issuer and disclosed separately in the fee section of the cardholder agreement. The currency exchange rate used may differ from the rate in effect when your transfer occurred or was posted to your account.