Sawyer Savings Quik Check Card

The ATM Card that works like a check.

With the Sawyer Savings Quik Check Card, you can enjoy a whole new level of banking and shopping convenience. Now you can pay for your purchases without cash, without checks and without credit cards. At the same time, have quick and easy access to cash and your Sawyer Savings Bank checking account 24 hours a day. All with one amazing card!

A new, easier way to shop.

- Pay for purchases anywhere you see the MasterCard® symbol ï over 12,000,000 locations around the world. Department stores, restaurants, supermarkets, hotels and more.
- Safer than carrying cash. Easier than writing checks. And unlike credit cards, there are no monthly bills or finance charges.
- Saves you money ï there are no annual or monthly fees and no transaction fees for debit card purchases.

The same easy way to bank.

With your Sawyer Savings Quik Check Card, youôll be able to:

- Access to your Sawyer Savings Bank checking account 7 days a week.
- Get instant cash at thousands of ATM locations displaying the CIRRUS®, PLUS®, MAC® or NYCE® Network symbols.
- Check your account balances.
- Make purchases at retailers wherever you see the MasterCard®, PLUS®, NYCE®, or JEANIE® symbols.

Your Sawyer Savings Quik Check Card is easy to use.

For purchases, itôs as simple as using a credit card, but it works like a check. Hereôs why:

- Youôll sign a sales slip just like a credit card. You donôt need to enter a Personal Identification Number (PIN).
- The purchase amount is deducted from available funds (up to your daily card limit) in your Sawyer Savings Bank checking account and recorded on your monthly statement.

At ATMs, use your Sawyer Savings Quik Check Card just as you would any ATM card.

What accounts can I access?

For ATM use, you will be able to access the checking and/or savings account you designate on the application to the right. Debit card purchases will be deducted only from your Sawyer Savings Bank checking account.

No fees for Debit Card purchases.

There are no fees when you make Debit Card (non-PIN) purchases. However, there may be a fee for any withdrawal or transfer at a non-Sawyer Savings Bank ATM (PIN transaction).

Apply Today!

To start enjoying ATM/Debit Card banking and shopping convenience, complete the attached application today. If you need more information, just stop by any of our Sawyer Savings Bank convenient locations or call (800) 486-9266 or visit us at **www.sawyersavings.com**!

ATM/Debit Card Application

This application can be used for a Sawyer Savings Quik Check Card or ATM card. IN ORDER TO ISSUE A PERSONALIZED, INDIVIDUAL CARD TO EITHER SIGNER OF A JOINT ACCOUNT, EACH OWNER MUST SIGN THIS APPLICATION BELOW.

Please print clearly.

Cardholder #1 (please print name as you would like it to appear on the face of the card)

_____ Soc Sec# _____

Cardholder #2 (please print name as you would like it to appear on the face of the card)

_____ Soc Sec # _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone (Day): _____ (Evening) _____

Please list accounts below that you wish to be linked to your card. Keep in mind that for the Sawyer Savings Quik Check Card, your Primary account MUST be a checking account.

Primary Account _____

Secondary Account _____

Authorizations: By signing below, I am applying for a Sawyer Savings (please circle one of the following) ATM/Quik Check Card. I understand this is not a credit card and that the dollar amount of the purchase made with this card will be deducted from my primary Sawyer Savings Bank account only. I authorize Sawyer Savings Bank to verify the information provided above and to request a credit report if necessary. The Sawyer Savings Bank ATM/Quik Check Card is available for customers only. Other requirements apply. I understand that the use of the Sawyer Savings Bank ATM/Quik Check Card is governed by the terms and conditions set forth in the cardholder agreement.

Signature: _____ Date: _____

Signature: _____ Date: _____

PLEASE NOTE THAT THIS DOCUMENT MUST BE PRESENTED IN A SAWYER SAVINGS BANK BRANCH BY ONE OF THE PEOPLE REQUESTING THE ATM/DEBIT CARD only

**Reverse is for Bank Use

Bank Use Only:

Card # _____

Card # _____

PIN-based transaction limitation: _____

Purchase limit: _____

Ordered by: _____ Date: _____

Flagged by: _____ Date: _____

Congratulations on applying for a Sawyer Savings Quik Check Card!

www.sawyersavings.com

Tips for Using your Sawyer Savings Quik Check Card

Credit Vs. Debit – Which should you choose?

If asked by a machine or cashier whether you want your transaction processed as an credit or debit, what should you choose? Whether you respond ñdebitò or ñcreditò, the purchase amount will be deducted from your checking account.

If you choose ñdebitò, the transaction is processed through an ATM network that requires you to enter a PIN. Certain fees may apply when choosing ñdebitò.

Choose "Credit"

When you choose ñcreditò and sign for the purchase, it may save you from unwanted service fees. MasterCard® transactions are more efficient and cost less than ATM transactions. Choosing ñcreditò will also protect your PIN from being seen in public.

Card Lost or Stolen?

No problem. Just call **(800) 528-2273** to report your card lost or stolen 24 hours a day, 7 days a week. Or you can call **(800) 486-9266** during normal banking hours.

How do I change my PIN?

Simply call the Sawyer Savings Jeanie Audio line at **(888) 467-7001** and follow the menu instructions on how to change your PIN. Remember to keep your PIN separate from your card at all times.

For more information, tips and safety guidelines, please call Erica at (800) 486-9266 ext 311 or visit one of our convenient locations:

Saugerties Main Office:	*(800) 486-9266*
Marlboro Office:	*(845) 236-7800*
Highland Office:	*(845) 691-7200*

SAWYER SAVINGS
SINCE 1871 MEMBER FDIC

Quik Check / ATM Card Information & Application

87 MARKET STREET ð SAUGERTIES, NY 12477
(845) 246-7000 ð FAX (845) 246-4960

2 RIVERVIEW DRIVE, SUITE 1
MARLBORO, NY 12542
(845) 236-7800 ð FAX (845) 236-1079

71 VINEYARD AVENUE ð HIGHLAND, NY 12528
(845) 691-7200 ð FAX (845) 691-8147
www.sawyersavings.com