

## Glossary of Terms

### **Automated Teller Machine (ATM)**

This machine can perform some of the transactions a teller can make. They are commonly found at credit unions and banks, but are sometimes placed in other locations such as grocery stores, restaurants, and malls.

### **Point-of-Sale (POS) Terminal**

POS is a system that lets you pay for purchases with your Business Debit Card. When you use the POS system, the money you spend for purchases, plus any cash back, is automatically deducted from your Business Checking account. POS terminals are commonly found at the pump at gas stations, check-out lines of grocery stores, and at some retail establishments. Use your Business Debit Card as a debit card everywhere Visa debit cards are accepted. You slide your card through the POS terminal and simply follow the instructions displayed on the terminal.

### **Personal Identification Number (PIN)**

Your PIN is the key to using your Business Debit Card; for PIN-based transactions. It is your four-digit secret password that you choose when you receive your card. You enter the PIN at the ATM or POS terminal to authorize a transaction. Your PIN is like your signature on a check.

## All VSECU Branch Locations

### **NORTHERN VERMONT**

#### **Burlington Branch**

125 St. Paul Street

#### **St. Johnsbury Branch**

1036 Memorial Drive

#### **Williston Branch**

1755 Essex Road

### **CENTRAL VERMONT**

#### **Berlin Branch – VBiz Office**

365 Paine Turnpike North

#### **Montpelier Branch – Main Office**

One Bailey Avenue

#### **Waterbury Branch**

27 South Main Street

### **SOUTHERN VERMONT**

#### **Bennington Branch**

194 North Street

#### **Brattleboro Branch**

499 Canal Street

#### **Rutland Branch**

72 Seward Road

## Business Debit Card Application



### Does your business need a convenient debit card?

Our Business Debit Card provides ATM access and debit card service in one card. You and your employees can carry a convenient card instead of cash or a checkbook. The card allows you to withdraw cash for business expenses or to make purchases. You are also able to swipe the card at point-of-sale locations that accept Visa® debit cards. The purchase amount, plus any cash back you request, is automatically deducted from your Business Checking Account.



802/800 371-5162  
[www.vsecu.com/vbiz](http://www.vsecu.com/vbiz)

## Business Profile

Legal Name of Business:

\_\_\_\_\_ (max 21 characters)

Tax Identification #: \_\_\_\_\_

Business Member #: \_\_\_\_\_

Business Phone #: \_\_\_\_\_

Business Fax #: \_\_\_\_\_

E-mail: \_\_\_\_\_

Business Physical Address (must not be PO box):

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Business Mailing Address (if different from above):

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

VSECU Account #: \_\_\_\_\_

Legal Structure:

Sole proprietorship

LLC

Limited partnership

LLP

B-Corporation

C-Corporation

S-Corporation

Nonprofit

Other \_\_\_\_\_

## Card Information

**First Cardholder's Name** *(as it should appear on card)*

Name (please print): \_\_\_\_\_

Cardholder Signature: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

**Second Cardholder's Name** *(as it should appear on card)*

Name (please print): \_\_\_\_\_

Cardholder Signature: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

**Third Cardholder's Name** *(as it should appear on card)*

Name (please print): \_\_\_\_\_

Cardholder Signature: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

### Business Debit Card Authorization

Card access to my (our) Business Checking account ONLY

Card access to BOTH my (our) Business Checking account and Business Share Savings account.



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## Authorization

I (We) agree that by signing and using the Business Debit Card(s), I (we) acknowledge and agree on behalf of the business and myself (ourselves) that:

1. Everything stated on this application is true and correct to the best of my (our) knowledge.
2. I (We) have read and agree to all of the terms and pricing presented to me (us).
3. The terms of my (our) account(s), including annual percentage yields, are subject to change.
4. VSECU is authorized to verify and/or obtain any information necessary to process this application.
5. I (We) agree to review the Business Member Service Agreement Part 2 (which includes the Rate and Fee disclosures). These disclosures were provided to you upon opening an account or service and can be located on our website under Business Account Agreement and Disclosures.
6. Whether approved or denied, this application will remain the property of VSECU.
7. VSECU is authorized to obtain credit reports in connection with this application.

**Cardholders must be signers on the accounts.**

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

### VSECU Use Only

Add ATM Cardholder Role

Consultant Ordering: \_\_\_\_\_

Date Forwarding: \_\_\_\_\_

Approved by: \_\_\_\_\_

Date Approved: \_\_\_\_\_

Ordered by: \_\_\_\_\_

Date Ordered: \_\_\_\_\_

Card Number(s)

Card 1: \_\_\_\_\_

Card 2: \_\_\_\_\_

Card 3: \_\_\_\_\_