

You will soon receive your Westfield Bank Check Card and PIN mailer (separately). **To activate your card**, please call the number provided on the card and activate using the PIN sent to you (1-800-448-8268) or you may activate at a Westfield Bank ATM machine using the PIN provided. With your Westfield Bank Check Card, you can:

- ✓ Pay for point-of-sale purchases directly from your primary checking account anywhere VISA® is accepted.
- ✓ View your account balances
- ✓ Transfer funds between your Westfield Bank checking and savings accounts.
- ✓ Make ATM deposits free in any Westfield Bank, Huntington, US Bank or FastBank network.
- ✓ Get cash **surcharge free** at any Westfield Bank, Huntington Bank, FirstMerit Bank, US Bank, or MoneyPass Network ATM. Surcharges incurred outside the MoneyPass Network are reimbursed up to \$12.00 per statement cycle.

The following transaction limits apply to your Check Card:

- \$ 400.00 maximum cash withdrawal, per day
- \$2,000.00 Point-of-Sale purchases, per day
- Limited to "Deposit Only" transactions

Should you ever need to report your Check Card lost or stolen, please call Westfield Bank at 800-368-8930 or, if after hours, 800-264-5578.

Notice per Visa USA Operating Regulation 6.2.A.7.b: Your Visa debit card also allows you to conduct transactions on the PULSE® debit network, which will generally require you to enter your PIN. Some merchants are authorized to accept non-Visa debit transactions without requiring you to enter your PIN. If you choose to sign to authorize a debit transaction, the transaction will be routed as a Visa transaction. Provisions of your cardholder agreement that specifically relate to Visa transactions are inapplicable to non-Visa debit transactions.