

Peoples Bank BusinessCard™



**The MasterCard BusinessCard™
designed specifically for the
small business owner.**

Can your business have greater flexibility? Newer, smarter ways to make payments? More efficient, organized solutions to manage your cash resources?

The new Peoples Bank BusinessCard™ is the answer ... yes, yes and yes!

Empowering you with the acceptability of MasterCard™ (over 24.2 million locations worldwide), the BusinessCard™ is an ATM and debit card that reduces the need for cash or checks, has no monthly payments or finance charges and greatly increases your money management capabilities. As a small business owner, you will certainly enjoy the safety and record-keeping benefits of a credit card with the immediacy of cash, all rolled into one in the BusinessCard™ from Peoples Bank. You'll find it an incredibly convenient and flexible tool for your business needs.

For More Information Contact:



Worldwide banking through automatic teller machines, touchtone phones, and personal computers. Call for the office nearest you.

Bank by Phone
1-800-374-6123

TDD Only
740-376-7123
www.peoplesbancorp.com

Created for:

User Benefits: Take Your Pick!

EASIER THAN CASH - For small, growing businesses, cash management is a serious issue. A BusinessCard™ debit card is much easier to track than petty cash, thereby minimizing the risk of lost or mis-used funds.

MORE CONVENIENT THAN CHECKS - Offers the same or better security than checks, with none of the inefficiencies. Because employees can be empowered to use the BusinessCard™ debit card, the signature of a company officer is no longer required to approve everyday purchases. The key executives are freed from the administrative hassles of purchasing, yet retain total control.

SEPARATION OF PERSONAL AND BUSINESS EXPENSES - BusinessCard™ research indicates that more than 50% of small business owners mingle their personal and professional expenses - a practice that makes record-keeping much more difficult, and often results in lost tax write-offs. This provides the small business owner with an easy way to consolidate all business expenses onto a single account statement.

BETTER CONTROL WITH AUTOMATIC RECORD-KEEPING - Unlike checks and cash, the debit card is a form of payment that tracks itself. Monthly statements provide detailed accounts of all spending. So small business owners can spend less time on paperwork and more time building their businesses.

BEST OF BOTH WORLDS - With the debit card, you gain a payment method that combines the safety and record keeping capabilities of a credit card with the immediacy of cash. You'll get the benefit of MasterCard™ acceptance without affecting your line of credit - a critical business issue.

BUSINESSCARD™ ADDED-VALUE FEATURES

Beyond the convenience of replacing cash with checks, the BusinessCard™ includes free purchase protection and is accepted worldwide at 24.2 million locations and over 600,000 ATMs nationwide.

PROGRAM FEATURES

MasterRental® Insurance Coverage - A smart way to save when you rent a vehicle for 31 days or less. MasterRental® is an insurance program designed specifically for the business traveler.

Purchase Assurance® - Benefit from the security and safety offered through Purchase Assurance, an insurance program. If something you purchased with your card is damaged or stolen within 90 days of purchase, your purchase may be protected. Most new purchases are covered against theft or damage for a full 90 days from the date of purchase.

Extended Warranty - When you make a purchase with your card, you may also get Extended Warranty at no extra charge. Extended Warranty is an insurance program. There is no registration necessary.

Travel Assistance Services - Travel Assistance Services is your guide to many important services you may need when traveling. Benefits are designed to assist you or your travel companions when you're traveling 100 miles or more from home. (If a cardholder's mailing address is in the State of New York, mileage requirement is not applicable.)

MasterCard® VAT Reclaim Service - We can help your company reclaim the Value Added Tax (VAT) paid on business services purchased in the European Union.

MasterCard® Global Service - MasterCard Global Service provides worldwide, 24-hour assistance with lost and stolen card reporting, emergency card replacement and emergency cash advance.

Peoples Bank BusinessCard™

Small Business Debit Card Application

Bank Use Only

Bank Contact: _____

Bank Office: _____

Bank Approved: _____

PLEASE PRINT

(Check One:)

Sole Proprietorship

Partnership

Corporation

Non-Profit

Other

COMPANY INFORMATION

Name of Company					Federal Tax ID #
Company Street Address	City	State	Zip	Company Area Code/Tel. No.	
Mailing Address (if different)	City	State	Zip	Attn:	

AUTHORIZING OFFICER INFORMATION

Authorizing Officer must be one of the following (Check One)

President

Vice President

Treasurer

Member

Owner

Partner - Percent Ownership: _____ %

First Name of Authorizing Officer	Middle Initial	Last Name			
Street Address	City	State	Zip	Email address	
Date of Birth	Social Security Number	Home Telephone Number			

PLEASE LINK THESE ACCOUNTS

Checking Account No. 1	Checking Account No. 2	Savings Account No. 1	Other Account
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**NOTE: All purchases will be made from checking account Number 1.
Only ATM withdrawals will allow access to other accounts.**

CARDHOLDER INFORMATION (Cards to be issued)

Number of Additional Cards Needed (Attach separate sheet of paper if number exceeds)					
First Name	Middle Initial	Last Name	Social Security #	Purchasing Limit (\$)	Customer Designated PIN #
First Name	Middle Initial	Last Name	Social Security #	Purchasing Limit (\$)	Customer Designated PIN #
First Name	Middle Initial	Last Name	Social Security #	Purchasing Limit (\$)	Customer Designated PIN #
First Name	Middle Initial	Last Name	Social Security #	Purchasing Limit (\$)	Customer Designated PIN #

By signing below, I (we) hereby make application for a BusinessCard™ and agree to be bound by all terms and conditions contained in the Commercial Account Electronic Access Agreement.

Authorized Signature	Date
Authorized Signature	Date
Authorized Signature	Date
Authorized Signature	Date
Authorized Signature	Date

REQUEST AND AUTHORIZATION. You requested a Debit/Automated Teller Machine card for the account(s) listed. If issued, use of the card will be subject to our Commercial Deposit Account Agreement. You agree that you will be liable for all transactions performed with the card regardless of whether the transaction was or was not authorized by you. You agree to keep the card in a secure place and provide it only to persons authorized to use it.