

**OFFICE LOCATIONS**

**222 Market Street  
Kittanning, PA 16201**

**Highlands-West Office  
Kittanning, PA 16201**

**Worthington Office  
Worthington, PA 16262**

**422 East Office  
Kittanning, PA 16201**

**OFFICE HOURS**

**Monday - Thursday ..... 8:30am to 4:30pm  
Friday ..... 8:30am to 6:00pm  
Main and Highlands Office  
Saturday.....8:30am to Noon**

*All office locations have ATM  
machines with 24-hour access.*

**OTHER ATM MACHINE LOCATIONS:**

Armstrong County Memorial Hospital  
Kittanning, PA

Toy's Golden Dawn  
along Route 268 North in East Franklin Township

**Member  
FREEDOM ATM ALLIANCE**  
See the brochure in your new accounts  
kit listing the participating banks.



May 2007



**Welcome  
to  
The World  
of  
Banking  
Convenience!**



Merchants National Bank  
222 Market Street  
PO Box 958  
Kittanning, PA 16201  
724-548-9213  
888-302-1969



**Merchant's National Bank now offers you the convenience of our ATM/VISA Check Card!**



#### **WHAT IS AN ATM/VISA CHECK CARD?**

It is an enhanced ATM card that can be used to make purchases anywhere VISA cards are accepted. **IT IS NOT A CREDIT CARD.** It is a check card. Amount of purchases is taken directly from your MNB primary checking account.

#### **WHAT ARE THE BENEFITS OF USING THE ATM/VISA CHECK CARD?**

There is no need to carry your checkbook. You will reduce the number of checks you need to purchase. You don't need to worry about carrying cash or travelers checks on vacation. There are no fees or interest charges on your purchases.

#### **WHERE CAN I USE MY ATM/VISA CHECK CARD?**

You can use your card almost anywhere VISA is accepted: at retail stores, service stations, restaurants, supermarkets, hotels, airlines and more; even shopping on-line or by phone. In addition, your ATM/VISA Check Card can be used at ATMs to get cash, transfer funds, check your balances; anything you normally do at the ATMs.

#### **HOW DO I USE MY CHECK CARD?**

Activate your ATM/VISA Check Card by going to an ATM machine for a normal ATM transaction such as a balance inquiry. Once your card has been activated it can then be used to make purchases. Just present your card and the amount of the purchase will be paid from the available funds (**up to your daily limit**) in your primary checking account. You will receive a receipt and all transactions will be shown in detail on your checking account statement.

#### **WHAT ARE THE DAILY LIMITS ON THE CARD?**

The daily withdrawal limit at ATMs is \$400.00 per card on the account; daily purchase limit per card is \$1,000.00. This is a 24-hour period Monday–Friday. ATM/VISA Check Card balances are not updated Saturdays, Sundays or Holidays.

#### **WHAT ACCOUNTS CAN I ACCESS?**

For ATM use, you will be able to access the checking and savings account you designated on your application. **Check Card purchase amount will be withdrawn from your primary MNB checking account.**

#### **WHAT IF I WANT TO RETURN A PURCHASE MADE WITH MY ATM/VISA CHECK CARD?**

It is the merchant's own policy on refunds and returns that govern these transactions. Be sure to save your receipts in case you need to return an item so you can resolve issues of this type directly with the merchant.

#### **WHAT HAPPENS IF MY CARD IS LOST OR STOLEN?**

Notify us immediately by calling (724) 548-9213. We will hot card your card and order a new one for you. For more detailed information please refer to your New Account Agreement.

#### **WHAT SHOULD I DO IF I CANNOT REMEMBER MY PERSONAL IDENTIFICATION NUMBER, OR IF MY CARD IS DAMAGED?**

Simply stop by one of our MNB offices and we will be happy to request a pin mailer or order you a new card.

#### **WHAT ABOUT FEES?**

MNB charges a \$12.00 annual fee for the card. We DO NOT charge our customers when they use an ATM owned by others; however, we cannot control surcharges placed on transactions by machine owners. There are no fees or interest charges on purchases.

#### **WHAT MACHINES DO I NEED TO BE LOOKING FOR TO USE MY CARD WITHOUT CHARGES?**

You need to be looking for an ATM that displays the logo STARsf or Freedom ATM Alliance.