2. Personal Identification Number (PIN).

The State has made arrangements for a Card to be issued to you so that you can provide us with a copy of your notice to the payee, reversing the payee’s checks in the event of your death or disability, and to assist us in verifying the identity of the payee. If we do not receive the written confirmation within 14 days, we may honor the payee’s checks continuing to be made payable to you. If you become incapacitated, we will not honor your payee’s checks to anyone other than the person or persons you authorize in writing to receive them.

You may not use the Card to purchase any products that exceed the amount of any transaction that you have initiated or allow you to purchase any products that are not available for withdrawal; or

Otherwise not available for withdrawal; or


We will not charge you any fees for using your Community Bank & Trust card at ATMs or POS terminals that have the MasterCard® logo. You may be charged a fee for ATMs or POS terminals that do not have the MasterCard® logo.

We may assign our rights and obligations under these Terms to others without prior notice to you or your consent.

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