

13. Refusal to Honor Cards. Bank is not responsible for the refusal of anyone to honor the Cards.

14. Service Fees. Bank may charge Company a reasonable charge for photocopies and reprints which Company or any Cardholders may request and for other special services as allowed by law.

15. Miscellaneous. If any provision of the Agreement is determined to be unlawful or unenforceable for any reason, the remainder of the Agreement will remain enforceable.

16. Governing Law. This agreement and all transactions hereunder shall be construed as contracts subject to applicable federal law and the laws of the State of Washington.

17. Venue for Litigation. In the event any litigation is required to enforce the terms and conditions of this Agreement, Company, on behalf of itself and its Cardholders, agrees that such litigation may be commenced in whichever court has jurisdiction.

Collection of Costs. If Bank hires an attorney to assist in collecting any amount due hereunder, or to enforce any right or remedy hereunder, Company agrees to pay Bank's reasonable attorney's fees and expenses, and any other as permitted by law.

18. Disclosure of Charges. The following charges may be assessed against Company by Bank for the privileges being conveyed hereunder. Fees may be subject to sales tax.

Monthly fee per card	\$0.00
ATM cash withdrawal fee	\$0.00 per transaction
Lost card replacement fee	\$0.00
Optional Issuer Fee (OIF)	1% of International transaction amount

19. ATM Transactions. Cardholder may access account(s) by ATM using the Card. Cardholder may withdraw cash from an ATM up to \$300.00 per day (amount above \$300.00 must be approved by Bank Officer).

20. Point-of-Sale (POS) Transactions. Cardholder may use the Card to purchase goods, pay for services or get cash from a merchant. Cardholder may not exceed more than \$2,000.00 in transactions per day (amount above \$2,000.00 must be approved by Bank Officer).

21. Credit Reports. Cardholder agrees that a credit report may be requested in connection with the processing of an application for credit, and subsequently in connection with any extension of credit, or any request to increase your credit limit. If you ask, we will tell you if credit reports were requested, and the name and address of any credit bureaus that provided the reports. You understand that we may report negative information about your Account to the credit bureaus, if necessary.

Company Name

UniBank:

By: _____

By: _____

Printed Name and Title

Printed Name and Title

Bank Use Only:

Checking Account #: _____

Received By: _____

Maximum Transaction Amt.: ATM _____ POS: _____

If received by Fax, Verified By: _____

Card Number (last 8 digits): _____

Processed By: _____

Card Number (last 8 digits): _____

Verified By: _____