



## Macon Bank & Trust Company

### The MasterMoney™ Debit Card

Using your MasterMoney™ Card, you may only access your designated accounts. Each time you use your card to conduct a withdrawal or purchase transaction, we will have the right to place a hold on a corresponding amount of funds in your designated account until that transaction is posted against your account. You agree not to withdraw or write checks against funds that are needed to pay MasterMoney™ transactions that have not yet posted against your account (i.e. writing checks or performing other ATM withdrawals or purchase transactions). Your MasterMoney™ debit card has an ATM withdrawal limit of \$200 per day per card and a purchase limit \$500 per day per card.

### Liability for Unauthorized Transaction

Tell us at once if you believe your MasterMoney™ card has been lost or stolen. If you notify us within two (2) business days, you can lose no more than \$50.00...if someone used your card without your permission. If you do not tell us within two (2) business days after you learn of the loss or theft of your card and code, and we can prove that we could have stopped someone from using your card and code without your permission if you would have told us, you could lose as much as \$50. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days, after the statement was mailed to you, you may not get back any money lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you would have told us on time. If a good reason (i.e. hospital stay or long trip) kept you from telling us, we will extend the time periods. If you believe that your card was lost or stolen or that someone has transferred or may transfer money from your account without your permission, call us at (615) 666-2121.



## MasterMoney™

**WORKS LIKE A CHECK**



## Only Better

AT OVER **12** MILLION PLACES  
WORLDWIDE, INCLUDING **3** MILLION  
IN THE UNITED STATES!



**Macon Bank & Trust Company**

*"Providing The Best in Community Banking Since 1919"*

Member FDIC



*Now...Your ATM Card*



Opens The

**WORLD**



# MasterMoney™ From Mastercard: For Your Busy Lifestyle!

## 1 What is a MasterMoney™ Card?

MasterMoney™ is a card which combines all the capabilities of a standard Automatic Teller Machine (ATM) card with the tremendous advantage of being able to use the card for purchases anywhere...worldwide... where Mastercard is accepted. It's like an ATM card...only better!

## 2 How does it work?

MasterMoney™ works just like a regular ATM card at ATM's using your Personal Identification Number (PIN) to get cash. But...there's a tremendous advantage over an ATM card at restaurants and merchants anywhere Mastercard is accepted...which is at more locations than any other card in the world. It works like a check. Present the card to the clerk or cashier, sign the receipt, and the purchase is deducted from your checking account. With MasterMoney™, the world is open to you.

## 3 Why Use MasterMoney™?

Its simple. No need to carry large sums of cash or ever be out of town, out of cash and out of luck again trying to get a merchant to take a personal check! Works like a check, only better!

## 4 Where can I use my MasterMoney™ card?

Anywhere in the world where Mastercard is accepted. That's at more than 12 million places, including 3 million in the United States.

## 5 When shopping, do I use MasterMoney™ the same way I use a credit card?

Yes. Your MasterMoney™ card is accepted like any Mastercard credit card by merchants everywhere. But...since purchases are deducted from your checking account...it is not a credit card and won't incur interest on the things you buy. With MasterMoney™, you have the best of both worlds.



## 6 Can I still write a check when I shop...if I want to?

Certainly. But once you experience the convenience of MasterMoney™, you'll probably write checks less and less. The option, however, is now yours.

## 7 Will the purchases I make with my MasterMoney™ card appear on my monthly checking account statement?

Yes. Now with MasterMoney™, the amount, date and the name of the place you used MasterMoney™ will appear on your statement along with your ATM transactions and the checks you wrote. Now, keeping track of your transactions is easy with everything on one report.

## 8 What should I do with my old ATM card?

We suggest you cut it up for security reasons and throw it away. Your new MasterMoney™ card is all you'll need.

## 9 If my MasterMoney™ card is lost or stolen, am I protected?

You sure are. Just call Macon Bank & Trust as soon as you realize the card is lost or stolen and we'll cancel it immediately and send you a replacement card. Its that simple. (See disclosure statement on back page)

## 10 How do I get a MasterMoney™ card...and when can I get one?

Just pick up an application and turn it into any office of Macon Bank & Trust Company. Your MasterMoney™ card, opening the world to you, will be in your hands in a few days.