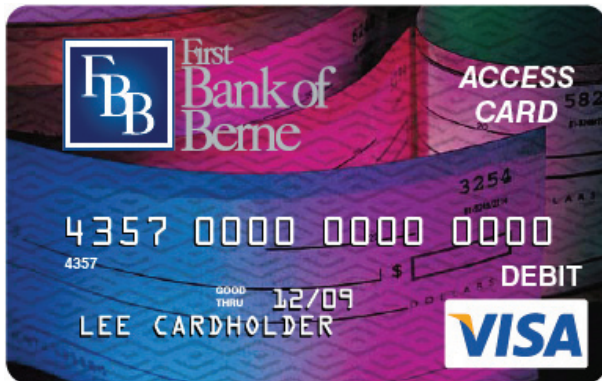


Welcome to Convenient Banking

First Bank of Berne Access Card. It's a little card that does a lot! It's not a credit card, so you won't pay interest charges or card fees. Take your Access Card shopping and make your purchases anywhere you see the VISA® symbol. The money gets taken directly from your checking account so you don't need to write a check.

Take your Access Card on vacation. It's safe, convenient and less expensive. Your Access Card is accepted worldwide. Get cash at almost any ATM by using your PIN number. Your monthly statement will list all transactions made with your First Bank of Berne Access Card.

Depend on Us Today!



Access Card Application



July 13, 2009



Visa® Access Card Application

PLEASE PRINT ALL REQUESTED INFORMATION AND RETURN TO:

ATTN: ATM DEPT
FIRST BANK OF BERNE
102 W. MAIN ST.
BERNE, INDIANA 46711

(Application omissions may be grounds for denial.)

(FOR BANK USE ONLY)

IMAGE DOC # 500

CIF# _____ CARD# _____

DAILY LIMITS: Please mark one: _____ \$200.00 Cash/\$ 500.00 Purchase
_____ \$200.00 Cash/\$1,000.00 Purchase
_____ \$200.00 Cash - ATM use only

Account Information

Checking Account #1: _____ Please check if this is an HSA Account
#2: _____ \$200.00 Cash/\$1,000.00 Purchase

Savings Account #1: _____
#2: _____

Applicant

Name: _____ SSN: _____
Address: _____ Date of Birth: _____
City, State, Zip: _____
Home Phone: _____ Business Phone: _____

Signature

Applicant Signature: _____

ATM Locations

For your convenience First Bank of Berne ATM's can be found at the following locations.

Main Office - Front of Building
102 W. Main St. Berne, IN
260-589-2151

Berne Branch - Outside drive up
US 27 North Berne, IN
260-589-2670

Crossroads Pantry - Inside
115 S. Main St., Geneva, IN
260-368-9048

Decatur Banking Center - Outside drive up
1111 S 13th St., Decatur, IN
260-728-2727

Decatur East Branch - Outside drive up
304 E. Monroe, Decatur, IN
260-728-2324

Bluffton Banking Center - Outside drive up
404 N. Main St., Bluffton, IN
260-824-9982

Portland Banking Center - Outside drive up
185 Industrial Dr., Portland, IN
260-726-2133

Van Wert Banking Center - Outside drive up
102 Christopher Crossing, Van Wert, Ohio
419-232-2222

Tear off and keep for future reference.